S0635-1

SIXTY-SEVENTH REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1981

B. J. LAMBERT, JR.
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 20, 1981

To the Honorable Frank White
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information, the Sixty-Seventh Annual Report of the State Bank Department for the fiscal year ended June 30, 1981.

At June 30, 1981, there were 192 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, one small state bank, the Caddo State Bank, Glenwood, converted to national status. One new state bank, The First State Bank of Beebe, Beebe, opened for business during the latter part of the fiscal year.

The assets of the State banks totaled $5,586,232,000 at June 30, 1981. Total assets this time last year, amounted to $5,030,323,000, a dollar increase of $555,909,000 or 11.1%.

In addition to the 192 commerical banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 197 financial institutions as of June 30, 1981.

In addition to the information set out above, this report reflects in detail the condition of each of the 197 active institutions as of June 30, 1981. Also given is information pertaining to Bank Department and federal supervisory agency personnel and personnel of the Arkansas Bankers Association. A statement showing the receipts and disbursements of the Bank Department is also included.

Respectfully,

B. J. LAMBERT, JR.
State Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1.
Robert E. Lee's Birthday	January 19.
George Washington's Birthday	Third Monday in February.
Memorial Day	Last Monday in May.
Independence Day	July 4.
Labor Day	First Monday in Sept.
Veterans' Day	November 11.
Thanksgiving Day	Fourth Thursday in November.
Christmas Eve	December 24.
Christmas Day	December 25.

All Bills of Exchange, drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a legal holiday in its stead.

DEPARTMENTAL ROSTER

B. J. Lambert, Jr. ..... State Bank Commissioner
Don R. Clark ..... Assistant Bank Commissioner
Jackie Dicus ..... Business Controller II
Louis W. Elkins ..... Financial Analyst
Candace Franks ..... Department Attorney
Olan B. Wages ..... Chief Review Examiner
Cynthia Nixon ..... Executive Secretary
Dean Raney ..... Secretary II
Brenda Holland ..... Clerk Typist II
June McDorman ..... Clerk Typist II

FINANCIAL EXAMINER SUPERVISORS

Tod W. Alstadt
Ronny A. Clay
James A. Edington
Eddie E. Fitzhugh
James H. Hearnsberger
Larry M. Hillyard
I. Joe Miles
Burnis M. Posey
Steven L. Purdy

FINANCIAL EXAMINER II

Charles E. Cook
Jerry Land
Dianne Lefear
William R. Milum
Phil W. Stark
Mark W. Wegener
Cynthia A. White

FINANCIAL EXAMINER I

Sue Burgess
Harry K. Cochran
Luther Guinn
Philip B. Hensley
W. Keith Melson
George E. Myers
Mark J. Pennebaker

FINANCIAL EXAMINER TRAINEE

Patty S. McIntosh

STATE BANKING BOARD

James H. Atkins, Chairman ..... Little Rock
Edward H. Cherry ..... Jonesboro
William C. Lyon ..... Fordyce
Elmer A. Ferguson ..... DeWitt
Mrs. Betty Wilkinson ..... Greenwood
Don R. Clark, Secretary ..... Little Rock

OFFICE
STATE BANK DEPARTMENT

One Capitol Mall, 4B — 210
Little Rock, Arkansas 72201-1093
Telephone: (501) 371-1117

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr.	April 19, 1979	

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1980 through June 30, 1981.

RECEIPTS

Cash Balance June 30, 1980		$ 320,346.55
Examination and Assessment Fees	$921,164.74	
Charter and Amendment Fees	5,881.24	
Teller's Facility Application and Protest Fees	3,500.00	
Penalties for Reserve Deficiencies	5,290.75	
Miscellaneous Fees	2,786.75	
Reimbursement for M & R Sales	5,309.77	
Warrant Cancellations	1,644.10	
		945,577.35
		$1,265,923.90

DISBURSEMENTS

Salaries	$546,976.27	
Extra Help	370.00	
Maintenance and General Operations	77,278.87	
S.S., Retirement and Insurance Matching	111,930.33	
Professional Services and Fees	20,521.54	
Conference Fees and Travel	149,468.94	
Capital Outlay	38,000.00	
Service Charge by State Treasurer	14,064.55	958,610.50
Cash Balance June 30, 1981		307,313.40
		$1,265,923.90

ARKANSAS BANKERS ASSOCIATION

221 W. Second St.
Suite 1027
Little Rock, Arkansas 72201

President	B.J. Ford, Chairman and President The Merchants and Planters Bank Camden, Arkansas 71701
First Vice-President	William H. Bowen, Chairman and Chief Exec. Officer Commercial National Bank Little Rock, Arkansas 72203
Second Vice-President	William H. Brandon, Jr., President First National Bank of Phillips County Helena, Arkansas 72342
Treasurer	M. David Howell, President First State Bank Springdale, Arkansas 72764
Executive Director	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201
Past President	Louis L. Ramsay, Jr., Chairman Simmons First National Bank Pine Bluff, Arkansas 71611
To 1982	B.J. Daugherty, President First State Bank, Conway
	Elmer Ferguson, Chairman Dewitt Bank & Trust Co., DeWitt
	Douglas Glover, Chairman & President First National Bank of E. Arkansas, Forrest City
	William H. Handy, President First National Bank, Magnolia
To 1983	William W. Thomas, President Peoples Bank & Trust Co., Van Buren
	John Lewis, Chairman First National Bank, Fayetteville
To 1984	Jimmie L. Taylor, President Planters National Bank, Hughes
	James R. Nipper, President Bodcew Bank, Stamps
	Floyd Parker, President Malvern National Bank, Malvern
	Gerard Sangster, President Warren Bank & Trust Co., Warren
Members At Large	Millard Aud, Chairman and President Merchants and Planters Bank, Arkadelphia
	Joe B. Ford, VP First National Bank, Little Rock

YOUNG BANKERS SECTION OFFICERS

President	Harry Webb, Assistant Vice President Helena National Bank, Helena
Vice-President	John Womack, Correspondent Banking Officer City National Bank, Ft. Smith
Secretary	Debi Anderson, Asst. VP/Marketing Officer First National Bank, Hot Springs
Treasurer	William Wisener, Assistant Cashier Warren Bank & Trust Co., Warren

THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS

Eighth National Bank Region, 165 Madison Avenue, Suite 800
Memphis, Tennessee 38103

Regional Administrator ..... Dean S. Marriott
Deputy Regional Administrator ..... William J. Suman
Deputy Regional Administrator ..... A. Duncan McFarlane
Telephone Number 521-3376 Area Code 901

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI DISTRICT NO. 8

Telephone Number 444-8444 Area Code 314

President ..... Lawrence K. Roos
First Vice President ..... Donald W. Moriarty, Jr.
Senior Vice President ..... A. B. Balbach
Senior Vice President & Controller ..... Joseph P. Garbarini
Senior Vice President, General Counsel & Secretary ..... F. Garland Russell, Jr.
Senior Vice President ..... Harold E. Uthoff
Senior Vice President ..... Bradley G. Glass
Vice President ..... Ruth A. Bryant
Vice President ..... Albert E. Burger
Vice President ..... James R. Kennedy
Vice President ..... Charles R. Halbrook
Vice President ..... Martha L. Perine
Vice President ..... Warren T. Snover
Vice President ..... Robert W. Thomas
Vice President ..... Delmer D. Weisz
Vice President ..... William J. Sneed
General Auditor ..... Ben C. Wade

LITTLE ROCK BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451 Area Code 501

Vice President and Manager ..... John F. Breen
Assistant Vice President & Assistant Manager .... Michael T. Moriarty
Assistant Vice President ..... David T. Rennie

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

One Commerce Square, Suite 1800
Memphis, Tennessee 38103

Telephone Number 521-3872 Area Code 901

Regional Director ..... David Meadows

Assistant Regional Director ..... Louis A. Hurst, Jr.

Assistant Regional Director ..... Raymond M. Glass, Jr.

EXAMINERS FOR ARKANSAS

Robert E. Conatser ..... Russellville

Rickey M. Brunner ..... Russellville

Karl F. Kauffman ..... Russellville

James J. Peacock, Jr. ..... Russellville

Robert C. Barber ..... Jonesboro

Jack P. Court, Jr. ..... Jonesboro

Jerry L. Duncan ..... Jonesboro

John R. Gillette ..... Jonesboro

Frankie L. Pratt ..... Pine Bluff

Billy W. Carroll ..... Pine Bluff

James A. Colvin ..... Pine Bluff

John A. Jones ..... Pine Bluff

Arthur R. Sansom ..... Pine Bluff

Russell C. Livingston ..... Memphis

Billy F. Couch ..... Memphis

Jerry W. Cox ..... Memphis

James S. Henley, Jr. ..... Memphis

Arthur B. Monroe ..... Memphis

STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1981

(With Comparative Statement as of June 30, 1980, reported in billions, millions & nearest thousand)

COMMERCIAL BANKS ONLY

	June 30, 1981 192 Banks Mil.	Thou.	June 30, 1980 192 Banks Mil.	Thou.	Increase (Decrease) Mil.	Thou.
ASSETS						
Cash and due from depository institutions	$ 384	690	$ 391	201	$ (6	511)
U.S. Treasury Securities	512	918	377	847	135	071
Obligations of other U.S. Government agencies and corporations	504	309	397	249	107	060
Obligations of States and political subdivisions	775	398	726	316	49	082
All other securities	39	182	31	649	7	533
Excess funds sold and securities purchased under agreement to resell	251	352	311	259	(59	907)
Loans, Net	2,886	026	2,601	663	284	363
Bank premises, furniture and fixtures, and other assets representing bank premises	108	654	96	644	12	010
All other assets	123	703	96	495	27	208
TOTAL ASSETS	$5,586	232	$5,030	323	$555	909

	June 30, 1981 192 Banks Mil.	Thou.	June 30, 1980 192 Banks Mil.	Thou.	Increase (Decrease) Mil.	Thou.
LIABILITIES						
Demand deposits, individs., partnerships, and corp.	$ 982	646	$1,139	080	(156	434)
Time deposits, individuals, partnerships, and corp.	3,466	875	2,812	085	654	790
Deposits of U.S. Government	6	891	7	148		(257)
Deposits of States and political subdivisions	395	705	394	393	1	312
All other deposits	11	783	19	165	(7	382)
Certified and officers' checks	30	837	25	633	5	204
TOTAL DEPOSITS	4,894	737	4,397	504	497	233
Total Demand	[1,135	501]	[1,290	633]	[(155	132)]
Total Time	[3,759	236]	[3,106	871]	[652	365]
Excess funds purchased and securities sold under agreements to repurchase	80	607	95	599	(14	992)
All other liabilities	97	118	71	276	25	842
TOTAL LIABILITIES	5,072	462	4,564	379	508	083
EQUITY CAPITAL						
Capital stock	90	825	87	518	3	307
Surplus	156	352	141	242	15	110
Undivided profits and capital reserves	242	437	212	490	29	947
TOTAL EQUITY CAPITAL	489	614	441	250	48	364
Subordinated notes and debentures	24	156	24	694		(538)
TOTAL LIABILITIES AND EQUITY CAPITAL	$5,586	232	$5,030	323	$555	909

COMPARATIVE STATEMENT SHOWING THE CONDITION OF STATE BANKS AND OTHER FINANCIAL INSTITUTIONS FOR PAST THIRTY-FIVE YEARS

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
June 30, 1947	170	346,132,500	70,403,400	116,700	102,647,800	170,818,800	21,414,700	367,934,700
June 30, 1948	174	340,469,900	82,157,200	221,700	96,311,500	160,340,700	23,769,900	364,722,300
June 30, 1949	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,381,700	371,711,900
June 30, 1950	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	58,200	117,844,400	148,234,300	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	0	119,609,800	140,958,000	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	0	119,094,300	150,285,000	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	336,600	133,569,800	148,166,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	1,070,000	132,739,000	155,785,000	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	1,138,000	136,153,900	155,449,300	62,805,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	570,400	148,249,200	155,723,600	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	202,000	159,242,700	160,497,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	403,000	166,824,300	169,592,900	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	1,866,000	170,143,300	155,870,900	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	1,971,000	175,010,500	159,366,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	2,811,300	185,569,700	186,600,200	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	2,601,164	183,227,183	189,139,644	105,525,167	1,178,017,804
June 30, 1968	183	1,131,416,659	626,212,026	2,986,361	190,538,005	206,198,703	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,381
June 30, 1970	186	1,359,632,702	771,945,349	2,435,175	216,576,856	196,913,431	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	3,091,806	248,076,462	216,399,847	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	9,297,755	274,745,091	210,128,150	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	5,435,878	228,636,623	198,777,648	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	5,047,875	246,032,983	198,508,207	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	6,286,000	293,079,000	261,406,000	262,085,000	3,158,963,000
June 30, 1977	193	3,238,833,000	2,009,127,000	1,253,000	311,856,000	264,651,000	292,632,000	3,615,433,000
June 30, 1978	193	3,637,925,000	2,351,893,000	2,745,000	323,571,000	297,408,000	328,341,000	4,075,110,000
June 30, 1979	197	4,077,989,000	2,719,788,000	6,943,000	370,577,000	339,592,000	408,364,000	4,594,660,000
June 30, 1980	197	4,418,488,000	2,613,607,000	7,871,000	395,404,000	377,847,000	444,058,000	5,055,712,000
June 30, 1981	197	4,916,390,000	2,903,208,000	16,454,000	388,760,000	512,918,000	503,148,000	5,624,553,000

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Ouachita
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
Grand National Bank	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
Citizens National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
The Commercial National Bank	Little Rock	Pulaski
The First National Bank	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N.A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Spring
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski
National Bank of Arkansas	No. Little Rock	Pulaski

NATIONAL BANKS IN ARKANSAS CONTINUED

Name	Location	County
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

NUMBER OF STATE AND NATIONAL BANKS BY COUNTIES WITH THE NUMBER OF THEIR *MANNED* BANKING FACILITIES IN OTHER LOCATIONS

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	2		2
Benton	7	2	7
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	3		2
Cleveland	2		1
Columbia	3	1	3
Conway	2		2
Craighead	6		6
Crawford	4		2
Crittenden	3	2	2
Cross	3	1	1
Dallas	2	1	
Desha	3	1	2
Drew	3		1
Faulkner	1	1	6
Franklin	2		2
Fulton	2		
Garland	1	2	3
Grant	1	1	
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard	2	1	2
Independence	2	1	2
Izard	3		3
Jackson	3	1	4
Jefferson		4	4
Johnson	2		2
Lafayette	3	1	
Lawrence	2	2	5
Lee	1	1	1
Lincoln	2		1
Little River	1	1	2
Logan	2	1	3
Lonoke	5		2
Madison	1	1	1
Marion	2		2

BANKING FACILITIES BY COUNTIES CONTINUED

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		
Newton	1		1
Ouchita	3	1	4
Perry	1		
Phillips	3	2	
Pike	3	1	
Poinsett	6	1	1
Polk	1	1	2
Pope	3	1	3
Prairie	2		2
Pulaski	4	8	1
Randolph	3		1
St. Francis	2	2	2
Saline	2		3
Scott	2		
Searcy	2		
Sebastian	3	3	4
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		3
Washington	5	3	3
White	7	1	3
Woodruff	2		1
Yell	4		1
	192	70	*135

*See pages 17, 18 and 19 for locations

STATE BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
Benton State Bank	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Shannon Hills	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Bank of Bentonville	Bentonville	Centerton	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co.	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulksville-Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank	Camden	East Camden	Ouachita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust Co.	Clarksville	Coal Hill	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
Clinton State Bank	Clinton	Shirley	Van Buren
First State Bank & Trust Co.	Conway	Greenbrier	Faulkner
First State Bank & Trust Co.	Conway	Mayflower	Faulkner
First State Bank & Trust Co.	Conway	Vilonia	Faulkner
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Success	Clay
First State Bank	Crossett	No. Crossett	Ashley
Decatur State Bank	Decatur	Gentry	Benton
Bank of Dover	Dover	Hector	Pope
Bank of Dover	Dover	London	Pope
Earle State Bank	Earle	Crawfordsville	Crittenden
The Exchange Bank & Trust Co.	El Dorado	Huttig	Union
Citizens Bank & Trust Co.	Flippin	Summit	Marion
Planters Bank & Trust Co.	Forrest City	Cotton Plant	Woodruff
Planters Bank & Trust Co.	Forrest City	DeValls Bluff	Prairie
First State Bank	Gould	Grady	Lincoln
Farmers Bank	Greenwood	Bonanza	Sebastian
Farmers Bank	Greenwood	Hackett	Sebastian
Farmers Bank	Greenwood	Hartford	Sebastian
Clark County Bank	Gurdon	Okolona	Clark
The Security Bank	Harrison	Alpena	Boone
The Security Bank	Harrison	Lead Hill	Boone
Prairie County Bank	Hazen	Biscoe	Prairie
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne

STATE BANKS OPERATING FACILITIES IN OTHER LOCATIONS (CON'T)

Name of Bank	Location	Location of Facility	County
First Security Bank of North Arkansas	Horseshoe Bend	Franklin	Izard
First Security Bank of North Arkansas	Horseshoe Bend	Oxford	Izard
Arkansas Bank & Trust Company	Hot Springs	Hot Springs Village	Garland
Bank of Imboden	Imboden	Strawberry	Lawrence
Newton County Bank	Jasper	Western Grove	Newton
Bank of Northeast Arkansas	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead
First Bank & Trust of Jonesboro	Jonesboro	Bono	Craighead
Mercantile Bank	Jonesboro	Bay	Craighead
Mercantile Bank	Jonesboro	Bono	Craighead
Citizens Bank of Lavaca	Lavaca	Barling	Sebastian
McGehee Bank	McGehee	Arkansas City	Desha
McGehee Bank	McGehee	Watson	Desha
The Union Bank of Mena	Mena	Wickes	Polk
Union Bank & Trust Company	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of Mountain Home	Mountain Home	Lakeview	Baxter
First Bank & Trust Co. of Mountain Home	Mountain Home	Gassville	Baxter
Pike County Bank	Murfreesboro	Mineral Springs	Howard
Bank of Newark	Newark	Oil Trough	Independence
Bank of New Edinburg	New Edinburg	Kingsland	Cleveland
First State Bank of Newport	Newport	Grubbs	Jackson
Bank of Ozark	Ozark	Altus	Franklin
Security Bank	Paragould	Marmaduke	Greene
First State Bank	Plainview	Ola	Yell
The Lawrence County Bank	Portia	Lynn	Lawrence
The Lawrence County Bank	Portia	Smithville	Lawrence
Portland Bank	Portland	Montrose	Ashley
Farmers & Merchants Bank	Prairie Grove	Farmington	Washington
Farmers & Merchants Bank	Reyno	Maynard	Randolph
Peoples Bank & Trust Co.	Russellville	Pottsville	Pope
First Security Bank	Searcy	McRae	White
First Security Bank	Searcy	Pangburn	White
Smackover State Bank	Smackover	Norphlet	Union
First State Bank	Springdale	Tontitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Company	Van Buren	Mountainburg	Crawford
The Peoples Bank	Waldo	Emerson	Columbia
The Peoples Bank	Waldo	McNeil	Columbia
First State Bank of Warren	Warren	Hermitage	Bradley
Warren Bank & Trust Company	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

NATIONAL BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Vil.	Sharp
First National Bank	Batesville	Hardy	Sharp
First National Bank	Batesville	Pleasant Plains	Independence
First National Bank	Camden	Chidester	Ouachita
First National Bank	Camden	East Camden	Ouachita
The First National Bank	Conway	Greenbrier	Faulkner
The First National Bank	Conway	Mayflower	Faulkner
The First National Bank	Conway	Vilonia	Faulkner
First National Bank	Crossett	Fountain Hill	Ashley
First National Bank	Crossett	No. Crossett	Ashley
The First National Bank	Fayetteville	West Fork	Washington
First National Bank of Eastern Arkansas	Forrest City	Colt	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Palestine	St. Francis
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Sprgs. Vil.	Garland
First National Bank	Hot Springs	Mtn. Pine	Garland
The First National Bank	Huntsville	Hindsville	Madison
The Commercial National Bank	Little Rock	Maumelle	Pulaski
First National Bank	Magnolia	Taylor	Columbia
First National Bank	Marianna	Moro	Lee
First National Bank	Mena	Cove	Polk
The First National Bank	Nashville	Mineral Spgs.	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville-Ratcliff	Logan
National Bank of Commerce	Pine Bluff	Redfield	Jefferson
Pine Bluff National Bank	Pine Bluff	Whitehall	Jefferson
Simmons First National Bank	Pine Bluff	Sherrill	Jefferson
Simmons First National Bank	Pine Bluff	Whitehall	Jefferson
First National Bank	Rogers	Lowell	Benton
First National Bank	Siloam Spgs.	Gentry	Benton
First National Bank	Stuttgart	Humphrey	Arkansas
Commercial National Bank	Texarkana	Fouke	Miller
The State First National Bank	Texarkana	Foreman	Little River
Jackson County National Bank	Tuckerman	Diaz	Jackson
Citizens National Bank	Walnut Ridge	Hoxie	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Black Rock	Lawrence
Fidelity National Bank	W. Memphis	Turrell	Crittenden

MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank & Location	Capital and Surplus Mil.	Thou.
April 15, 1953	The Citizens Bank ..... Batesville	$1	650
August 23, 1918	Farmers Bank & Trust Company ..... Blytheville	2	500
September 25, 1942	Arkansas Bank & Trust Company ..... Hot Springs	5	063
July 26, 1945	Peoples Bank & Loan Company..... Lewisville		800

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name	Location
Jones Investment & Trust Co.	Helena
Metropolitan Trust Company	No. Little Rock

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Invest. Corp.	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1980 to June 30, 1981

1. The Bank of Bradley, Bradley, increased capital stock from $100,000 to $110,000 through the sale of additional shares.

2. Bank of Blevins, Blevins, increased capital stock from $100,000 to $200,000 through the issuance of newly authorized shares.

3. Citizens Bank of Lavaca, Lavaca, increased capital stock from $180,000 to $225,000 by increasing the number of shares and reducing the par value of shares from $25.00 to $12.50 per share.

4. Citizens Bank, Bentonville, increased capital stock from $250,000 to $650,000 through a stock dividend in the sum of $250,000 from Undivided Profits to Capital.

5. Smackover State Bank, Smackover, increased capital stock from $500,000 to $1,000,000 through the sale of additional shares.

6. Bank of Kingston, Kingston, increased capital stock from $10,000 to $60,000 through transfer from Undivided Profits to Capital, and issuance of 200 new shares of capital stock.

7. The Bank of Augusta, Augusta, increased capital stock from $100,000 to $200,000 through a stock dividend in the sum of $100,000 from Undivided Profits to Capital.

8. Bank of Northeast Arkansas, Jonesboro, increased capital stock from $675,000 to $750,000 from Undivided Profits to Capital.

9. Peoples Bank & Trust Company, Mountain Home, increased capital stock from $1,750,000 to $2,100,000 through a stock dividend in the sum of $350,000 from Undivided Profits to Capital.

10. The Farmers and Merchants Bank, Des Arc, increased capital stock from $484,000 to $532,400 through a stock dividend in the sum of $48,400 from Undivided Profits to Capital.

11. The Citizens Bank, Batesville, increased capital stock from $350,000 to $700,000 by transfer of $350,000 from Undivided Profits to Capital.

12. Farmers Bank, Hamburg, increased capital stock from $100,000 to $125,000 by transfer of $25,000 from Undivided Profits to Capital.

13. First State Bank, Springdale, increased capital stock from $878,500 to $966,400 by transfer of $87,900 from Undivided Profits to Capital.

14. Arkansas State Bank, Siloam Springs, increased the capital stock from $480,000 to $960,000 through a stock dividend of $480,000 from Undivided Profits to Capital.

AMENDMENTS ALTERING CAPITAL STRUCTURE

(Cont'd)

15. The Exchange Bank and Trust Company, El Dorado, increased the capital stock from $800,000 to $1,000,000 from Undivided Profits to Capital and the issuance of an additional 8,000 shares of new shares of capital stock.

16. Arkansas Valley Bank, Dardanelle, increased capital stock from $300,000 to $328,520 through the sale of newly authorized shares.

17. McIlroy Bank & Trust, Fayetteville, increased the capital stock from $2,374,000 to $2,611,200 through the issuance of 9,028 shares of authorized but unissued stock and the sale of 448 new shares.

18. Bank of Imboden, Imboden, increased capital stock from $165,000 to $265,000 through issuance and sale of newly authorized shares.

19. Bank of Kingston, Kingston, increased capital stock from $60,000 to $80,000 through issuance and sale of newly authorized shares.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1980 to June 30, 1981

1. Farmers and Merchants Bank, Rogers from 5 to 9; to 5 to 10.
2. McIlroy Bank & Trust, Fayetteville, from 7 to 15; to 5 to 18.
3. Bank of Kingston, Kingston, from 3 to 5; to 3 to 20.

AMENDMENT CHANGING CORPORATE NAME OF BANK

July 1, 1980 to June 30, 1981

1. Guaranty Loan and Trust Company, Wabash, changed its corporate name to "Jones Investment & Trust Company"

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1980 to June 30, 1981

1. Bank of Ozark, Ozark

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 192 Arkansas State Banks as of June 30, 1981 is 9.2%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	10.2
Bank of Amity	Amity	12.0
Citizens First State Bank	Arkadelphia	8.1
Elk Horn Bank & Trust Co.	Arkadelphia	9.2
Merchants & Planters Bank & Trust Co.	Arkadelphia	7.4
Bank of Ashdown	Ashdown	9.7
Bank of Atkins	Atkins	11.3
The Bank of Augusta	Augusta	14.6
Citizens State Bank	Bald Knob	8.8
The Citizens Bank	Batesville	8.3
Bank of Bearden	Bearden	11.7
Citizens Bank	Beebe	10.9
The First State Bank of Beebe	Beebe	35.2
Benton State Bank	Benton	8.6
The Union Bank of Benton	Benton	8.2
Bank of Bentonville	Bentonville	7.8
Citizens Bank	Bentonville	7.5
Bank of Blevins	Blevins	8.4
Farmers Bank & Trust Company	Blytheville	8.9
Citizens Bank	Booneville	8.8
The Bank of Bradley	Bradley	8.2
Bank of Brinkley	Brinkley	9.3
Bank of Cabot	Cabot	7.8
State Bank of Calico Rock	Calico Rock	10.3
Merchants and Planters Bank	Camden	7.8
Caraway Bank	Caraway	9.8
Citizens Bank & Trust	Carlisle	9.0
Bank of Cave City	Cave City	9.7
American State Bank	Charleston	11.4
Bank of Cherry Valley	Cherry Valley	10.2
The Merchants and Planters Bank	Clarenden	8.0
Arkansas State Bank	Clarksville	8.8
Farmers Bank & Trust Company	Clarksville	7.0
Clinton State Bank	Clinton	9.9
First State Bank and Trust Company	Conway	10.5
The Corning Bank	Corning	8.7
First State Bank	Crossett	5.4
Danville State Bank	Danville	8.3
Arkansas Valley Bank	Dardanelle	8.5
Bank of Dardanelle	Dardanelle	9.3
Decatur State Bank	Decatur	11.6
Bank of Delight	Delight	9.3
First State Bank of DeQueen	DeQueen	6.9
Dermott State Bank	Dermott	12.6
First State Bank of Dermott	Dermott	7.4
Farmers & Merchants Bank	Des Arc	16.6

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
DeWitt Bank & Trust Company	DeWitt	14.9
Peoples Bank	Dierks	12.1
Bank of Dover	Dover	9.1
Dumas State Bank	Dumas	11.0
Merchants and Farmers Bank	Dumas	11.6
Earle State Bank	Earle	10.3
The Delta State Bank	Elaine	31.8
The Exchange Bank and Trust Company	El Dorado	8.4
Bank of Elkins	Elkins	8.3
Bank of England	England	17.7
The Citizens Bank	England	22.2
The Eudora Bank	Eudora	12.9
Bank of Eureka Springs	Eureka Springs	10.5
Bank of Evening Shade	Evening Shade	10.2
McIlroy Bank & Trust	Fayetteville	6.5
Citizens Bank and Trust Company	Flippin	7.7
Fordyce Bank & Trust Company	Fordyce	10.7
Planters Bank and Trust Company	Forrest City	12.4
Planters and Merchants Bank	Gillett	11.0
Bank of Glenwood	Glenwood	8.8
First State Bank	Gould	10.8
Bank of Gravett	Gravette	9.6
Farmers Bank	Greenwood	11.2
The First Bank	Griffithville	12.0
Clark County Bank	Gurdon	8.2
Farmers Bank	Hamburg	9.3
Calhoun County Bank	Hampton	11.3
The Bank of Harrisburg	Harrisburg	8.9
The Security Bank	Harrison	7.8
Prairie County Bank	Hazen	8.9
The Cleburne County Bank	Heber Springs	7.1
Heber Springs State Bank	Heber Springs	7.5
Bank of Holly Grove	Holly Grove	12.9
Horatio State Bank	Horatio	9.9
First Security Bank of North Arkansas	Horseshoe Bend	7.0
Arkansas Bank and Trust Company	Hot Springs	6.4
Bank of Imboden	Imboden	7.8
First Jacksonville Bank	Jacksonville	11.5
Newton County Bank	Jasper	8.1
Bank of Northeast Arkansas	Jonesboro	8.7
Citizens Bank of Jonesboro	Jonesboro	7.8
First Bank and Trust of Jonesboro	Jonesboro	7.4
Mercantile Bank	Jonesboro	8.7
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	6.7
Bank of Kensett	Kensett	30.2

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
Bank of Kingston	Kingston	9.4
Bank of Lake Village	Lake Village	9.3
First State Bank and Trust Company	Lake Village	8.7
Citizens Bank of Lavaca	Lavaca	8.5
Leachville State Bank	Leachville	16.9
Little River Bank	Lepanto	14.2
Leslie State Bank	Leslie	7.2
Peoples Bank and Loan Company	Lewisville	7.9
Bank of Lincoln	Lincoln	7.8
Pulaski Bank and Trust Company	Little Rock	7.1
Bank of Lockesburg	Lockesburg	7.0
First State Bank	Lonoke	12.3
Farmers Bank & Trust Company	Magnolia	10.5
Bank of Malvern	Malvern	9.0
Peoples Bank	Mammoth Spring	9.2
Merchants & Planters Bank	Manila	13.7
Bank of Mansfield	Mansfield	9.9
Farmers and Merchants Bank	Marianna	8.0
Citizens Bank	Marion	18.4
Marked Tree Bank	Marked Tree	8.7
The Citizens Bank	Marshall	9.2
Bank of Marvell	Marvell	11.6
Bank of McCrory	McCrory	10.0
McGehee Bank	McGehee	10.7
The Bank of Melbourne	Melbourne	11.6
The Union Bank of Mena	Mena	13.6
Monette State Bank	Monette	9.5
Commercial Bank and Trust Co.	Monticello	8.5
Union Bank & Trust Company	Monticello	6.6
The First State Bank	Morrilton	11.8
Morrilton Security Bank	Morrilton	9.2
First Bank & Trust Co. of Mountain Home	Mountain Home	7.5
Peoples Bank and Trust Company	Mountain Home	9.3
Bank of Mountain View	Mountain View	12.0
The Bank of Montgomery County	Mount Ida	9.7
Bank of Mulberry	Mulberry	8.8
Pike County Bank	Murfreesboro	10.5
Citizens State Bank	Nashville	7.1
Bank of Newark	Newark	6.8
Bank of New Edinburg	New Edinburg	6.0
First State Bank of Newport	Newport	9.8
Merchants & Planters Bank	Newport	9.1
The Twin City Bank	No. Little Rock	9.1
The Planters Bank	Osceola	7.2
Bank of Ozark	Ozark	7.7
Security Bank	Paragould	8.2
Bank of Parkdale	Parkdale	9.5

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
First State Bank	Parkin	10.8
Bank of Pea Ridge	Pea Ridge	7.8
The Perry County Bank	Perryville	9.3
Piggott State Bank	Piggott	10.2
First State Bank	Plainview	7.7
Bank of Pocahontas	Pocahontas	8.9
Planters & Stockmen Bank	Pocahontas	10.2
The Lawrence County Bank	Portia	9.1
The Peoples Bank	Portland	16.7
Portland Bank	Portland	10.2
Farmers and Merchants Bank	Prairie Grove	9.6
Bank of Prescott	Prescott	11.4
Bank of Quitman	Quitman	6.2
The Bank of Rector	Rector	11.8
Farmers and Merchants Bank	Reyno	7.5
The Bank of Rison	Rison	12.2
Farmers and Merchants Bank	Rogers	8.4
Peoples Bank and Trust Company	Russellville	9.9
Bank of Salem	Salem	9.1
Logan County Bank	Scranton	9.5
First Security Bank	Searcy	9.8
Grant County Bank	Sheridan	9.9
First State Bank	Sherwood	10.0
Bank of Sidney	Sidney	22.5
Arkansas State Bank	Siloam Springs	7.7
Smackover State Bank	Smackover	9.4
Merchants and Planters Bank	Sparkman	8.5
First State Bank	Springdale	7.6
Bodcaw Bank	Stamps	7.5
Bank of Star City	Star City	7.5
The Stephens Security Bank	Stephens	6.3
Citizens Bank	Strong	17.6
The Farmers and Merchants Bank	Stuttgart	9.3
Citizens Bank	Tillar	8.2
Bank of Trumann	Trumann	9.4
Bank of Tuckerman	Tuckerman	12.3
Tyronza Bank	Tyronza	11.7
Citizens Bank & Trust Company	Van Buren	8.7
Peoples Bank & Trust Company	Van Buren	11.0
Bank of Waldo	Waldo	6.9
The Peoples Bank	Waldo	10.9
Bank of Waldron	Waldron	11.6
The Scott County Bank	Waldron	10.5
First State Bank of Warren	Warren	8.0
Warren Bank and Trust Company	Warren	7.6
Bank of Weiner	Weiner	11.0
Merchants and Farmers Bank	West Helena	8.1
Bank of West Memphis	West Memphis	10.5
Rice Growers Bank	Wheatley	8.3
Wilmot State Bank	Wilmot	14.6
Bank of Wilson	Wilson	17.1
Cross County Bank	Wynne	9.4
The Bank of Yellville	Yellville	8.2

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks only)

1971-1981

	June 30, 1971	June 30, 1981
Number of banks with assets of less than $1,000,000	6	0
With assets of $ 1,000,000 to $ 2,000,000	15	1
With assets of $ 2,000,000 to $ 3,500,000	22	4
With assets of $ 3,500,000 to $ 5,000,000	34	1
With assets of $ 5,000,000 to $ 7,500,000	34	13
With assets of $ 7,500,000 to $10,000,000	23	10
With assets of $10,000,000 to $15,000,000	25	35
With assets of $15,000,000 to $20,000,000	9	30
With assets of $20,000,000 to $30,000,000	9	35
With assets of $30,000,000 to $50,000,000	4	39
With assets of $50,000,000 to $75,000,000	1	14
With assets over $75,000,000	1	10
	183	192

	June 30, 1971	June 30, 1981	Per Cent Increase
	(Reported in billions, millions and nearest thousand)		
Total assets	$1,799,475	$5,586,232	210%
Total loans	904,177	2,886,026	219%
All U.S. Gov't. oblig.	298,897	1,017,227	240%
State, Municipal and Other Bonds	272,921	814,580	198%
Deposits	1,594,224	4,894,737	207%
Total Capital Accounts	151,838	489,614	223%

SIXTY-SEVENTH REPORT

showing

THE CONDITION OF THE 192 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1981

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER FOR ALL ARKANSAS IS 501

COMMERCIAL BANK AT ALMA, ALMA

Population 2,755 Crawford County
Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
Zip Code 72921
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ralph B. Ballentine ..... President
Hilda Knight .. Vice Pres. & Cashier
Terry Q. Carson ..... Vice Pres.
Lucille Hayes .... Assist. Vice Pres.
Barbara Houck ..... Assist. Cashier
Helen Jones ..... Assist. Cashier
Lorene Nolen ..... Branch Mgr.

Directors:

Ralph B. Ballentine
John P. Ballentine
John A. Griffin
W. Dane Clay
Hilda Knight
C. R. Starbird

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		664
U.S. Treasury securities	2	384
Oblig. of other U.S. Gov't agencies & corporations		195
Oblig. of States & political subdivisions	1	938
Excess funds sold	3	400
Loans, Net	6	764
Bank premises, furniture and fixtures		380
All other assets		40
TOTAL	15	765

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	310
Time dep., ind., part., corp.	9	443
U.S. Gov't deposits		42
Dep. of States & subdivisions	1	264
Certified & Officers' cks.		74
Total deposits	14	133
All other liabilities		17
Total liabilities	14	150
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.	1	115
Total Equity Capital	1	615
TOTAL	15	765

BANK OF AMITY, AMITY

Population 859 Clark County
Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5268
Zip Code 71921
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:	Directors:
*Cleda Olds..... President & Cashier	Ernie Dunlap
Joe F. Maxey..... Vice Pres.	Joe F. Maxey
Ernie Dunlap..... Vice Pres.	M. H. Oakley
Peggy T. Adams.... Assist. Cashier	Cleda Olds
Hazel Richardson... Assist. Cashier	Hazel Richardson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	707
U.S. Treasury securities	2	606
Oblig. of other U.S. Gov't agencies & corporations	2	656
Oblig. of States & political subdivisions	3	064
Excess funds sold	3	055
Loans, Net	9	395
Bank premises, furniture and fixtures		252
All other assets		10
TOTAL	23	745

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	314
Time dep., ind., part., corp.	15	565
U.S. Gov't deposits		2
Dep. of States & subdivisions		993
Total deposits	20	874
All other liabilities		32
Total liabilities	20	906
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	100
Undivided profits & capital res.	1	639
Total Equity Capital	2	839
TOTAL	23	745

CITIZENS FIRST STATE BANK, ARKADELPHIA

Population 10,005 Clark County
Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. Edward Snider, Jr. .... President
Raymond Toler .... Exec Vice Pres.
Larry Kinard ..... Senior Vice Pres.
Johnnie Sue Honeycutt ..... V.P. & Cashier
Jim Clevenger.. Assist. V.P. & Data Processing Mgr.
Jim Hay ..... Assist. Vice Pres.
Judy Sligh..... Asst. Vice Pres.
Betty Watson... Loan Adm. Officer
Pat Duke ..... Assist. Cashier
Flave Carpenter .. Bus. Dev. Officer

Directors:

I. B. Fuller, Jr.
E. J. Alexander
Flave Carpenter
Cecil Cupp, Jr.
Jerry Francis
Billy Bob Hardman
C. R. Huie
Larry Kinard
Ed McCorkle
John M. Moore
R. Edward Snider, Jr.
Raymond Toler
Ralph Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	661
U.S. Treasury securities	1	499
Oblig. of other U.S. Gov't agencies & corporations	2	000
Oblig. of States & political subdivisions	2	108
All other securities		81
Excess funds sold		700
Loans, Net	15	851
Bank premises, furniture and fixtures		689
All other assets	1	502
TOTAL	26	091

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	516
Time dep., ind., part., corp.	16	599
U.S. Gov't deposits		30
Dep. of States & subdivisions	1	313
Certified & Officers cks.		125
Total deposits	23	583
All other liabilities		392
Total liabilities	23	975
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		700
Undivided profits & capital res.	1	116
Total Equity Capital	2	116
TOTAL	26	091

ELK HORN BANK & TRUST CO., ARKADELPHIA

Population 10,005 Clark County
Chartered September 28, 1903 P.O. Box 248 Telephone Number 246-5811
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Clift C. Lane .... Chairman of Board
*Larry C. Whitley.. President & CEO
Roy N. Shope . Exec. V.P. & Cashier
Raymond N. Smith Senior Vice Pres.
Herman G. Brewer..... Vice Pres.

Directors:

Thomas B. Barksdale
James Blanton
Gregory L. Bourns
Harold Echols
James T. Gooch
Clarence Hardin
James W. Harrington
Clift C. Lane
J. Hugh Lookadoo
Earl Meeks
Wayne D. Pollard
Roy N. Shope
A. C. Stone
Larry C. Whitley
J. B. Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	427
U.S. Treasury securities	1	557
Oblig. of other U.S. Gov't agencies & corporations	6	109
Oblig. of States & political subdivisions	4	799
Excess funds sold		300
Loans, Net	16	690
Bank premises, furniture and fixtures		847
All other assets		900
TOTAL	32	629

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	228
Time dep., ind., part., corp.	21	511
U.S. Gov't deposits		5
Dep. of States & subdivisions	2	282
Certified & Officers' cks.		87
Total deposits	29	113
All other liabilities		527
Total liabilities	29	640
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24.000)		600
Surplus		800
Undivided profits & capital res.	1	589
Total Equity Capital	2	989
TOTAL	32	629

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 Clark County
Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Millard E. Aud ..... President
L. L. Lineback .... Senior Vice Pres.
R. Allan Kimball ..... Vice Pres.
Barbara J. Evans..... Vice Pres.
J. Ann Massey ..... Cashier

Directors:

Millard E. Aud, Chairman
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman
Ross M. Whipple

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	749
U.S. Treasury securities	3	341
Oblig. of other U.S. Gov't agencies & corporations	1	898
Oblig. of States & political subdivisions	1	763
All other securities		275
Excess funds sold	1	000
Loans, Net	14	360
Bank premises, furniture and fixtures		558
All other assets		598
TOTAL	25	542

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	966
Time dep., ind., part., corp.	17	183
U.S. Gov't deposits		10
Dep. of States & subdivisions	2	094
Certified & Officers' cks.		69
Total deposits	23	322
All other liabilities		326
Total liabilities	23	648
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		800
Undivided profits & capital res.		894
Total Equity Capital	1	794
Subordinated notes & debentures		100
TOTAL	25	542

BANK OF ASHDOWN, ASHDOWN

Population 4,218 Little River County
Chartered October 5, 1970 P.O. Box 547 Telephone Number 898-2761
Zip Code 71822
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Larry R. Mashburn ..... President
Robert W. Lewis ..... Sr. Vice Pres.
Olivia Green..... Cashier
Sue G. Daniel..... Asst. Vice Pres.
Marie Findley ..... Asst. Vice Pres.
Novella Milam ..... Asst. Cashier

Directors:

John H. Hendrix
James D. Armstrong
James A. Gunter, Jr.
Leonard Hampson
Wesley Strange
Eunice Spigner
G. M. Williams
Frank Edmonson
Larry G. Davis
Larry R. Mashburn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	634
U.S. Treasury securities	1	680
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions	1	171
Excess funds sold		750
Loans, Net	14	291
Bank premises, furniture and fixtures		447
All other assets		456
TOTAL	21	529

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	606
Time dep., ind., part., corp.	13	159
U.S. Gov't deposits		17
Dep. of States & subdivisions	1	953
Certified & Officers' cks.		78
Total deposits	18	813
Excess funds purchased		340
All other liabilities		281
Total liabilities	19	434
Equity Capital		
Capital (# shs. au. 45,000) (# shs. otst. 45,000)		450
Surplus	1	125
Undivided profits & capital res.		520
Total Equity Capital	2	095
TOTAL	21	529

BANK OF ATKINS, ATKINS

Population 3,002 Pope County
Chartered September 19, 1895 P.O. Box 157 Telephone Number 641-2987
Zip Code 72823
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*James C. Mitchell	Chairman	James C. Mitchell
David M. Mitchell	President	David M. Mitchell
M. J. Hickey	Vice President	M. J. Hickey
Dorothy Wiley	Cashier	E. L. Jorden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		595
U.S. Treasury securities	1	834
Oblig. of States & political subdivisions	2	908
All other securities		103
Excess funds sold		400
Loans, Net	3	866
Bank premises, furniture and fixtures		46
All other assets		354
TOTAL	10	106

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	732
Time dep., ind., part., corp.	5	583
U.S. Gov't deposits		5
Dep. of States & subdivisions	1	463
Certified & Officers' cks.		52
Total deposits	8	835
All other liabilities		129
Total liabilities	8	964
Equity Capital		
Capital (# shs. au. 12,500) (# shs. otst. 12,500)		125
Surplus		675
Undivided profits & capital res.		342
Total Equity Capital	1	142
TOTAL	10	106

THE BANK OF AUGUSTA, AUGUSTA

Population 3,496 Woodruff County
Chartered February 20, 1935 P.O. Box Y Telephone Number 347-2511
Zip Code 72006
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

George L. Beard.... Chmn. of Board
Richard E. Gregory ..... President
*Woody Castleberry.. Vice President
Dorothy Willis. Vice Pres. & Cashier
Sharon Rushing .... Assist. Cashier

Directors:

John R. Eldridge
E. R. Miller
Franklin Collier
W. P. Daniel
J. Ford Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	101
U.S. Treasury securities	1	347
Oblig. of other U.S. Gov't agencies & corporations	4	518
Oblig. of States & political subdivisions	4	744
All other securities		1
Excess funds sold		600
Loans, Net	7	885
Bank premises, furniture and fixtures		328
All other assets		578
TOTAL	22	102

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	927
Time dep., ind., part., corp.	12	138
U.S. Gov't. deposits		2
Dep. of States & subdivisions	2	384
Certified & Officers' cks.		39
Total deposits	18	490
All other liabilities		392
Total liabilities	18	882
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		500
Undivided profits & capital res.	2	520
Total Equity Capital	3	220
TOTAL	22	102

CITIZENS STATE BANK, BALD KNOB

Population 2,756 White County
Chartered January 22, 1931 P.O. Box 200 Telephone Number 724-3241
Zip Code 72010
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Mrs. Juanita Litzelfelner . President & Chm. of Bd.
Larry E. Kircher..... Vice Pres. & Cashier
David O. Ramey..... Vice Pres.
Margaret Etheridge.... Assist. Vice Pres.
Peggy Reed ..... Assist. Cashier

Directors:

Mrs. Juanita Litzelfelner
Larry E. Kircher
David O. Ramey
Jennings Leggett
Bob J. Clark

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	169
U.S. Treasury securities	3	950
Oblig. of other U.S. Gov't agencies & corporations	1	443
Oblig. of States & political subdivisions	1	765
Excess funds sold		375
Loans, Net	6	570
Bank premises, furniture and fixtures		509
All other assets		31
TOTAL	15	812

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	329
Time dep., ind., part., corp.	8	879
U.S. Gov't deposits		36
Dep. of States & subdivisions	1	075
Certified & Officers' cks.		97
Total deposits	14	416
Total liabilities	14	416
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		600
Undivided profits & capital res.		696
Total Equity Capital.	1	396
TOTAL	15	812

THE CITIZENS BANK, BATESVILLE

Population 8,263 Independence County
Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-4441
Zip Code 72501
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:		Directors:
*T. G. Vinson	President	J. K. Southerland
Charles Arnold	Executive Vice Pres.	Doyle W. Rogers
David Hidy	Vice Pres.	Lackey Moody
David Ford	Vice Pres.	Dr. Lackey G. Moody
Richard Black	Vice Pres.	Eagle Street
Floren King	Vice Pres.	T. G. Vinson
Greg Shaver	Auditor	Noel K. Simms
		Charles Arnold

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	688
U.S. Treasury securities	2	093
Oblig. of other U.S. Gov't agencies & corporations	2	598
Oblig. of States & political subdivisions	5	087
All other securities		50
Excess funds sold	1	600
Loans, Net	34	222
Bank premises, furniture and fixtures	1	307
All other assets	1	231
TOTAL	51	876

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	550
Time dep., ind., part., corp.	34	638
U.S. Gov't deposits		12
Dep. of States & subdivisions	2	351
All other deposits		454
Certified & Officers' cks.		264
Total deposits	46	269
Excess funds purchased		425
All other liabilities		860
Total liabilities	47	554
Equity Capital		
Capital (# shs. au. 7,000) (# shs. otst. 7,000)		700
Surplus		950
Undivided profits & capital res.	2	272
Total Equity Capital	3	922
Subordinated notes & debentures		400
TOTAL	51	876

BANK OF BEARDEN, BEARDEN

Population 1,191 Ouachita County
Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
Zip Code 71720
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Garland Anthony ..... Chairman of Board
*John E. Anthony ..... President
Rick Green.... Executive Vice Pres.
Jay W. Dickey, Jr..... Vice Pres.
Edward W. Paschal..... Operations Officer
Harold Mizell..... Cashier
Rosemary Barner... Assist. Cashier

Directors:

Garland Anthony
John E. Anthony
Joe F. Barner
O. D. Cathey
Jay W. Dickey, Jr.
Kenneth D. Keeton
Howard G. McWhorter
Eric Stuckey
J. E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		330
U.S. Treasury securities		500
Oblig. of other U.S. Gov't agencies & corporations	1	545
Oblig. of States & political subdivisions	2	208
Excess funds sold		950
Loans, Net	4	842
Bank premises, furniture and fixtures		147
All other assets		4
TOTAL	10	526

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	800
Time dep., ind., part., corp.	6	440
U.S. Gov't deposits		14
Dep. of States & subdivisions		963
Certified & Officers' cks.		84
Total deposits	9	301
Total liabilities	9	301
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		800
Undivided profits & capital res.		225
Total Equity Capital	1	225
TOTAL	10	526

CITIZENS BANK, BEEBE

Population 3,599 White County
Chartered June 21, 1917 P.O. Box T Telephone Number 882-6411
Zip Code 72012
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*E. H. Abington, II ..... President
J. Darrell Hall ..... Exec. Vice Pres.
Margie Jensen ..... Vice Pres.
Betty Liddle ..... Assist. Vice Pres.
Anna B. Spradlin ..... Cashier
Vickie Duke ..... Assist. Cashier

Directors:

T. E. Abington, Chairman Bd.
E. H. Abington, II, Vice Ch.
Bobby Bell
Doyle Burns
Millan Burrow
John B. Fisher
G. Byrne Garrett
Frank Garrison
Leroy Goff
J. Darrel Hall
Lee F. Hayes
Benny Hefner
Margie Jensen
Mayes Scott
C. A. Jones

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	253
U.S. Treasury securities		847
Oblig. of other U.S. Gov't agencies & corporations		901
Oblig. of States & political subdivisions	2	591
Excess funds sold		730
Loans, Net	8	946
Bank premises, furniture and fixtures		545
All other assets		336
TOTAL	16	149

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	474
Time dep., ind., part., corp.	7	966
U.S. Gov't deposits		20
Dep. of States & subdivisions	2	698
Certified & Officers' cks.		38
Total deposits	14	196
All other liabilities		203
Total liabilities	14	399
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus		500
Undivided profits & capital res.	1	050
Total Equity Capital	1	750
TOTAL	16	149

THE FIRST STATE BANK OF BEEBE, BEEBE

Population 3,599 White County
Chartered April 20, 1981 P.O. Box D Telephone Number 882-6406
Zip Code 72012
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Garland Kirkpatrick ... Chm., Pres., C.E.O.
James A. Lovell, Jr. ... Vice Pres. & Cashier

Directors:

Dr. Ruth Lazelle Couch
Mrs. Grace Crouch
Johnnie Downing
Walter England
Luther B. Harvey
Robert O. Justice
H. Kelton Keathley
Garland Kirkpatrick
Keith K. Knight
Joseph G. Mack
Dr. Kirby McGraw
Bruce Oakley
Harvey Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	033
U.S. Treasury securities		100
Oblig. of other U.S. Gov't agencies & corporations		100
Excess funds sold	1	000
Loans, Net	1	432
Bank premises, furniture and fixtures		193
All other assets		40
TOTAL	3	898

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	037
Time dep., ind., part., corp.	1	178
U.S. Gov't deposits		9
Dep. of States & subdivisions		274
Certified & Officers' cks.		12
Total deposits	2	510
All other liabilities		16
Total liabilities	2	526
Equity Capital		
Capital (# shs. au. 50,000) (# shs. otst. 50,000)		500
Surplus		500
Undivided profits & capital res.		372
Total Equity Capital	1	372
TOTAL	3	898

BENTON STATE BANK, BENTON

Population 17,437 Saline County
Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
Zip Code 72015
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:		Directors:
*Brooks Morris	President	Bob Alsobrook
Russell Coleman	Exec. Vice Pres.	Mrs. W. R. Alsobrook
Harry McCormick	Sr. Vice Pres.	Fred E. Briner
June MaGee	Vice Pres.	A. B. Holiman
Joann Baker	Vice Pres.	W. L. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	713
U.S. Treasury securities	9	899
Oblig. of other U.S. Gov't agencies & corporations	9	303
Oblig. of States & political subdivisions	10	336
All other securities	1	976
Excess funds sold	3	550
Loans, Net	26	929
Bank premises, furniture and fixtures	1	211
All other assets	1	560
TOTAL	68	477

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	12	513
Time dep., ind., part., corp.	45	332
U.S. Gov't deposits		46
Dep. of States & subdivisions	3	017
Certified & Officers' cks.		310
Total deposits	61	218
All other liabilities	1	345
Total liabilities	62	563
Equity Capital		
Capital (# shs. au. 132,000) (# shs. otst. 132,000)	1	320
Surplus		825
Undivided profits & capital res.	3	269
Total Equity Capital	5	414
Subordinated notes & debentures		500
TOTAL	68	477

THE UNION BANK OF BENTON, BENTON

Population 17,437 Saline County
Chartered January 11, 1954 P.O. Box 687 Telephone Number 778-0411
Zip Code 72015
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Joe D. Powers... Chm. of the Board and President
Jim Fincher... Executive Vice Pres.
Gary Sproul ..... Senior Vice Pres.
Mickey Taylor ..... Vice Pres.
Mike Whaley..... Vice Pres.

Directors:

Ted Boswell
Henry Brown
Greg Brown
Jim Fincher
Joe Powers
Gary Sproul
Don Miller
John Young
Ron Kuerner
John F. Walton, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	978
U.S. Treasury securities	3	912
Oblig. of other U.S. Gov't agencies & corporations	5	205
Oblig. of States & political subdivisions	4	934
All other securities		46
Excess funds sold		300
Loans, Net	31	215
Bank premises, furniture and fixtures	1	448
All other assets	1	626
TOTAL	52	664

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	12	739
Time dep., ind., part., corp.	30	497
U.S. Gov't deposits		35
Dep. of States & subdivisions	3	961
Certified & Officers' cks.		303
Total deposits	47	535
All other liabilities		786
Total liabilities	48	321
Equity Capital		
Capital (# shs. au. 72,940.3). (# shs. otst. 72,940.3)		729
Surplus		857
Undivided profits & capital res.	2	007
Total Equity Capital	3	593
Subordinated notes & debentures		750
TOTAL	52	664

BANK OF BENTONVILLE, BENTONVILLE

Population 8,756 Benton County
Chartered February 25, 1931 P.O. Box 449 Telephone Number 273-3331
Zip Code 72712
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 2; Outside City — 1

Principal Officers:

*Burton E. Stacy ..... President
John W. Fryer. Executive Vice Pres.
Tim Summers ..... Vice Pres.
Carl T. Cosand ..... Vice Pres. & Trust Officer
Maurice Easterling .... Vice Pres. & Director of Auditing

Directors:

Sam Walton
Edward Adair
George Billingsley
R. E. Buck
Jim Walton
David Glass
Glenn Featherston
John Fryer
Clayton Little
Burton Stacy
Carl Hutchens
John Rollow
Roy Scoggins
Max Burger
William Enfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	444
U.S. Treasury securities	7	568
Oblig. of other U.S. Gov't agencies & corporations	2	511
Oblig. of States & political subdivisions	13	025
Excess funds sold	5	300
Loans, Net	42	349
Bank premises, furniture and fixtures	1	104
All other assets	2	108
TOTAL	78	409

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	14	560
Time dep., ind., part., corp.	48	182
U.S. Gov't deposits		80
Dep. of States & subdivisions	6	057
Certified & Officers' cks.		369
Total deposits	69	248
All other liabilities	3	075
Total liabilities	72	323
Equity Capital		
Capital (# shs. au. 50,000) (# shs. otst. 39,200)		980
Surplus	1	520
Undivided profits & capital res.	3	586
Total Equity Capital	6	086
TOTAL	78	409

CITIZENS BANK, BENTONVILLE

Population 8,756 Benton County
Chartered December 16, 1968 P.O. Box 100 Telephone Number 273-5586
Zip Code 72712
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert L. Smith ..... President
Lloyd T. Jones Executive Vice Pres.
Johnnie J. Qualls ..... Vice Pres. & Cashier
Lawrence R. McCarroll... Vice Pres.
William J. Hurd .. Assist. Vice Pres.

Directors:

Lawrence P. Bolte
Wayne W. Carlson
Lawrence R. McCarroll
Floyd L. Rees
Cecil E. Shores
Robert L. Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	753
U.S. Treasury securities		601
Oblig. of other U.S. Gov't agencies & corporations	1	246
Oblig. of States & political subdivisions	4	896
Excess funds sold		500
Loans, Net	20	959
Bank premises, furniture and fixtures		969
All other assets		997
TOTAL	31	921

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	312
Time dep., ind., part., corp.	20	967
Dep. of States & subdivisions	2	614
Certified & Officers' cks.		281
Total deposits	29	174
All other liabilities		364
Total liabilities	29	538
Equity Capital		
Capital (# shs. au. 65,000) (# shs. otst. 54,907)		549
Surplus		922
Undivided profits & capital res.		912
Total Equity Capital	2	383
TOTAL	31	921

BANK OF BLEVINS, BLEVINS

Population 314 Hempstead County
Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541
Zip Code 71825
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Mike Stephens	Exec. Vice Pres. & Cashier	P. C. Stephens
P. C. Stephens	President	Mike Stephens
Nell Stephens	Senior Vice Pres.	Harold Stephens
		Nell Stephens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		558
U.S. Treasury securities	1	144
Oblig. of other U.S. Gov't agencies & corporations	1	038
Oblig. of States & political subdivisions		210
Loans, Net	2	648
Bank premises, furniture and fixtures		14
TOTAL	5	612

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	127
Time dep., ind., part., corp.	3	557
U.S. Gov't deposits		4
Dep. of States & subdivisions		437
Certified & Officers' cks.		6
Total deposits	5	131
All other liabilities		9
Total liabilities	5	140
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 8,050)		101
Surplus		100
Undivided profits & capital res.		271
Total Equity Capital		472
TOTAL	5	612

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 24,314 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. A. Porter ..... Chm. of the Board
Earl L. McCarroll ..... President
Lee A. Crowe ..... Exec. Vice Pres.
Alvin Huffman, III ..... Vice Pres.
Joe Churchill ..... Assist. Vice Pres.
R. G. Cox ..... Cashier
Charles E. Ellis ..... Trust Officer

Directors:

R. A. Porter
Earl L. McCarroll
Dale S. Briggs
Jerry Cohen
Glen Cook
G. G. Hubbard, Jr.
Paul C. Hughes
Herbert Jones
Max Logan

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	442
U.S. Treasury securities	13	975
Oblig. of other U.S. Gov't agencies & corporations	15	497
Oblig. of States & political subdivisions	8	304
All other securities		75
Excess funds sold	5	000
Loans, Net	15	082
Bank premises, furniture and fixtures		957
All other assets	1	105
TOTAL	64	437

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	510
Time dep., ind., part., corp.	38	101
U.S. Gov't deposits		102
Dep. of States & subdivisions	8	190
All other deposits		284
Certified & Officers' cks.		238
Total deposits	57	425
All other liabilities	1	258
Total liabilities	58	683
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)	1	000
Surplus	1	500
Undivided profits & capital res.	3	254
Total Equity Capital	5	754
TOTAL	64	437

CITIZENS BANK, BOONEVILLE

Population 3,718 Logan County
Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747
Zip Code 72927
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeral L. Hampton ..... President
Bill Landrum ..... Exec. Vice Pres.
Boyce Skeets ..... Sr. Vice Pres.
Bill Mitchell ..... Vice Pres.
Joe Earp ..... Vice Pres.
Lee Strickland ... Assist. Vice Pres.
Shirley Powell .... Assist. Vice Pres.

Directors:

Jeral Hampton
Bill Landrum
H. L. Thomas, Jr.
Glenn Fitzgerald
Robert E. Remy
Richard Lippard
A. B. Littlefield
Melvin R. Dunn
Billy D. Leslie

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	500
U.S. Treasury securities	1	994
Oblig. of other U.S. Gov't agencies & corporations	1	185
Oblig. of States & political subdivisions	8	092
Excess funds sold		550
Loans, Net	32	549
Bank premises, furniture and fixtures		615
All other assets		733
TOTAL	48	218

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	914
Time dep., ind., part., corp.	35	064
U.S. Gov't deposits		49
Dep. of States & subdivisions	3	428
Certified & Officers' cks.		767
Total deposits	43	222
All other liabilities		778
Total liabilities	44	000
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	2	218
Total Equity Capital	4	218
TOTAL	48	218

THE BANK OF BRADLEY, BRADLEY

Population 790 Lafayette County
Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322
Zip Code 71826
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Lane Pierce..... Chm. & President
Ann Darner ... Vice Pres. & Cashier
C. C. Adams, Jr..... Vice Pres.
J. B. Works ..... Assist. Cashier
Billie Stewart ..... Assist. Cashier
Libby Hamner..... Assist. Cashier

Directors:

Lane Pierce
Randy Griffing
Gerald Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		412
U.S. Treasury securities		700
Oblig. of other U.S. Gov't agencies & corporations	1	897
Oblig. of States & political subdivisions		497
Excess funds sold		600
Loans, Net	3	944
Bank premises, furniture and fixtures		86
All other assets		11
TOTAL	8	147

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	327
Time dep., ind., part., corp.	5	196
U.S. Gov't deposits		8
Dep. of States & subdivisions		921
Certified & Officers' cks.		29
Total deposits	7	481
Total liabilities	7	481
Equity Capital		
Capital (# shs. au. 11,000) (# shs. otst. 10,000)		100
Surplus		425
Undivided profits & capital res.		141
Total Equity Capital		666
TOTAL	8	147

BANK OF BRINKLEY, BRINKLEY

Population 4,909 Monroe County
Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
Zip Code 72021
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

A. L. Rusher..... Chm. of the Board
*A. H. Rusher ..... President
Gus Rusher ..... Exec. Vice Pres.
Harold Hardwick..... Vice Pres.
Mildred Dickson..... Cashier

Directors:

J. H. Carroll, Jr.
L. C. Dial
S. A. McKnight
A. L. Rusher
Gus Rusher
Don Fuller
A. H. Rusher
James B. Sharp

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	138
U.S. Treasury securities ..		698
Oblig. of other U.S. Gov't agencies & corporations	5	703
Oblig. of States & political subdivisions...	5	697
Excess funds sold.....	2	000
Loans, Net	16	338
Bank premises, furniture and fixtures		421
All other assets		749
TOTAL	33	744

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.....	6	307
Time dep., ind., part., corp.	21	657
U.S. Gov't deposits		29
Dep. of States & subdivisions.....	1	998
Certified & Officers' cks...		108
Total deposits.....	30	099
All other liabilities		516
Total liabilities.....	30	615
Equity Capital		
Capital (# shs. au. 24,000) . (# shs. otst. 24,000)		600
Surplus	1	400
Undivided profits & capital res.....	1	129
Total Equity Capital....	3	129
TOTAL	33	744

BANK OF CABOT, CABOT

Population 4,806 Lonoke County
Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575
Zip Code 72023
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. M. Park..... President
Joseph W. Park..... V. P. & Cashier
William E. Williams ..... Vice Pres.
Jaunita Morden ..... Vice Pres.
Fred Campbell ..... Vice Pres.
Patricia Eaton..... Comptroller
Oleta Kinder ..... Auditor

Directors:

Oris E. Spence
Howell M. Thompson
W. T. Barnwell
A. M. Feland III
Charles L. George
Austin R. Leeds
Jack M. Lowman
James M. Park
Joseph W. Park
Gerald H. Shock
Charles R. Templeton
William E. Williams
Mrs. Marvin Park
Louis T. See
J. D. Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	064
U.S. Treasury securities	4	989
Oblig. of other U.S. Gov't agencies & corporations	4	002
Oblig. of States & political subdivisions	6	480
All other securities		270
Excess funds sold		200
Loans, Net	23	577
Bank premises, furniture and fixtures	1	009
All other assets	1	145
TOTAL	43	736

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	073
Time dep., ind., part., corp.	30	415
U.S. Gov't deposits		92
Dep. of States & subdivisions	1	679
Certified & Officers' cks.		114
Total deposits	39	373
Excess funds purchased		100
All other liabilities		849
Total liabilities	40	322
Equity Capital		
Capital (# shs. au. 25,000) (# shs. otst. 25,000)		625
Surplus	1	100
Undivided profits & capital res.	1	389
Total Equity Capital	3	114
Subordinated notes & debentures		300
TOTAL	43	736

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,046 Izard County
Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
Zip Code 72519
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*H. Davey Wyatt ..... President
Gaye Copp ..... Chairman of Board
Paul W. Seay ..... Vice Pres.
Danny Moser ..... Vice Pres.

Directors:

H. Davey Wyatt
Gaye Copp
Paul W. Seay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	022
U.S. Treasury securities	2	369
Oblig. of other U.S. Gov't agencies & corporations	2	191
Oblig. of States & political subdivisions	3	318
Excess funds sold		500
Loans, Net	5	486
Bank premises, furniture and fixtures		285
All other assets		9
TOTAL	15	180

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	157
Time dep., ind., part., corp.	9	527
U.S. Gov't deposits		22
Dep. of States & subdivisions		862
Certified & Officers' cks.		43
Total deposits	13	611
All other liabilities		3
Total liabilities	13	614
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus		400
Undivided profits & capital res.		916
Total Equity Capital	1	566
TOTAL	15	180

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 15,356 Ouachita County
Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
Zip Code 71701
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*B. J. Ford ..... Ch. of Board & President
T. Ladd Jameson .. Exec. Vice Pres.
Billy G. Wright ..... Sr. Vice Pres.
H. Tedford Burnett, Jr. .. Vice Pres. & Cashier

Directors:

Harry F. Barnes
B. J. Ford
E. L. Harrison
W. R. Holleman
T. Ladd Jameson
Emmette Parham
Ray Parham
Katherine Patton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	252
U.S. Treasury securities	3	344
Oblig. of other U.S. Gov't agencies & corporations	5	797
Oblig. of States & political subdivisions	8	708
Excess funds sold	2	000
Loans, Net	22	846
Bank premises, furniture and fixtures		494
All other assets	1	116
TOTAL	46	557

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	164
Time dep., ind., part., corp.	28	263
U.S. Gov't deposits		117
Dep. of States & subdivisions	2	883
All other deposits		24
Certified & Officers' cks.		732
Total deposits	42	183
All other liabilities		726
Total liabilities	42	909
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	648
Total Equity Capital	3	648
TOTAL	46	557

CARAWAY BANK, CARAWAY

Population 1,165 Craighead County
Chartered November 29, 1962 P.O. Box 37 Telephone Number 482-3329
Zip Code 72419
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David ..... Chm. of the Board
J. R. David, Jr. ..... President
Douglas Bradley ..... Vice Pres.
Jean Goodman ..... Vice Pres.
Gundel Martin ..... Asst. Vice Pres.
Deborah Taylor .... Asst. Vice Pres.

Directors:

Amos David
Mildred David
Douglas Bradley
J. R. David, Jr.
Lee David

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		758
U.S. Treasury securities		953
Oblig. of other U.S. Gov't agencies & corporations		150
Oblig. of States & political subdivisions	1	230
All other securities		9
Excess funds sold		700
Loans, Net	3	918
Bank premises, furniture and fixtures		139
All other assets		1
TOTAL	7	858

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	750
Time dep., ind., part., corp.	4	655
U.S. Gov't. deposits		11
Dep. of States & subdivisions		655
Certified & Officers' cks.		12
Total deposits	7	083
Total liabilities	7	083
Equity Capital		
Capital (# shs. au. 10,080) (# shs. otst. 10,080)		252
Surplus		100
Undivided profits & capital res.		423
Total Equity Capital		775
TOTAL	7	858

CITIZENS BANK & TRUST, CARLISLE

Population 2,567 Lonoke County
Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571
Zip Code 72024
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*M. S. Woodruff ..... President
Billy J. Shoup..... Sr. Vice Pres. & Sec. Off.
Laverne Caldwell..... Vice Pres. & Cashier
Hallie Hazelwood... Assist. Cashier
Barbara Felts ..... Assist. Cashier
M. Gaines Young, Jr... Trust Officer
Bobbie Jean Pryor.... Assist. Trust Officer

Directors:

M. S. Woodruff, Chairman
Clifford Bennett
Dr. J. F. Gartman
C. W. Harper
Charles H. Hunt
Bill Shoup
M. Gaines Young, Jr.
F. M. Perkins, Advisory Mem.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	581
U.S. Treasury securities	5	211
Oblig. of other U.S. Gov't agencies & corporations	2	495
Oblig. of States & political subdivisions	5	903
All other securities		60
Excess funds sold		300
Loans, Net	13	746
Bank premises, furniture and fixtures		370
All other assets	1	027
TOTAL	30	693

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	519
Time dep., ind., part., corp.	21	153
U.S. Gov't deposits		44
Dep. of States & subdivisions	1	371
All other deposits		150
Certified & Officers' cks.		66
Total deposits	27	303
All other liabilities		615
Total liabilities	27	918
Equity Capital		
Capital (# shs. au. 39,000) (# shs. otst. 39,000)		975
Surplus		525
Undivided profits & capital res.	1	275
Total Equity Capital	2	775
TOTAL	30	693

BANK OF CAVE CITY, CAVE CITY

Population 1,634 Sharp County
Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
Zip Code 72521
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Eagle Street . Chairman & President
James M. Street . . . Exec. Vice Pres.
Clifton Crabtree . . . . . Vice Pres. & Cashier

Directors:

James E. Street
Eagle Street
Eugene Street
Clifton Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	023
U.S. Treasury securities		648
Oblig. of other U.S. Gov't agencies & corporations		916
Oblig. of States & political subdivisions	2	505
Excess funds sold		700
Loans, Net	8	668
Bank premises, furniture and fixtures		123
All other assets		284
TOTAL	14	867

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	432
Time dep., ind., part., corp.	10	393
U.S. Gov't deposits		2
Dep. of States & subdivisions		566
Certified & Officers' cks.		26
Total deposits	13	419
Total liabilities	13	419
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		948
Total Equity Capital	1	448
TOTAL	14	867

AMERICAN STATE BANK, CHARLESTON

Population 1,761 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — One; Outside City — None

Principal Officers:

*Joe S. Hiatt. . Chairman & President
Clyde L. Hiatt. . . . . Sr. Vice Pres.
Michael F. Flynn. . . . . Exec. V.P. & Cashier
Joy Brown . . . . . Vice Pres.
Margie Hiatt . . . . . Vice Pres.

Directors:

Joe S. Hiatt
Clyde L. Hiatt
Michael F. Flynn
Joy Brown
Harold W. Jones
Joe L. Larkin
Troy Clark
John McDonald

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		449
U.S. Treasury securities	1	100
Oblig. of other U.S. Gov't agencies & corporations	1	783
Oblig. of States & political subdivisions	4	323
Excess funds sold		600
Loans, Net	11	051
Bank premises, furniture and fixtures		204
All other assets		520
TOTAL	20	030

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	584
Time dep., ind., part., corp.	13	489
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	264
Certified & Officers' cks.		78
Total deposits	17	419
All other liabilities		329
Total liabilities	17	748
Equity Capital		
Capital (# shs. au. 12,000). (# shs. otst. 12,000)		300
Surplus		700
Undivided profits & capital res.	1	282
Total Equity Capital	2	282
TOTAL	20	030

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 729 Cross County
Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
Zip Code 72324
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*W. Maurice Smith, Jr.. . Chairman & President
H. H. Beasley ..... Exec. Vice Pres.
W. M. Smith, III ..... Vice Pres.
Emmett N. Milam ..... Vice Pres.
Mrs. Yvonne Lace ..... Cashier

Directors:

W. Maurice Smith, Jr.
H. H. Beasley
W. Maurice Smith, III
Emmett N. Milam
Edward S. Maddox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		923
U.S. Treasury securities		697
Oblig. of other U.S. Gov't agencies & corporations	1	619
Oblig. of States & political subdivisions	3	652
All other securities		8
Loans, Net	8	945
Bank premises, furniture and fixtures		114
All other assets		56
TOTAL	16	014

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	878
Time dep., ind., part., corp.	10	163
U.S. Gov't deposits		5
Dep. of States & subdivisions	1	214
Certified & Officers' cks.		25
Total deposits	13	285
Excess funds purchased	1	100
All other liabilities		5
Total liabilities	14	390
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		100
Surplus	1	100
Undivided profits & capital res.		424
Total Equity Capital	1	624
TOTAL	16	014

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,361 Monroe County
Chartered July 23, 1890 P.O. Box 280 Telephone Number 747-3319
Zip Code 72029
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

James B. Sharp..... Chairman
*J. Perry Lee ..... President
Rex Vaughn ..... Vice Pres.
Caroline B. Lyle ..... Vice Pres.
Rheta Griffith ..... Corp. Secretary
Estelle Catlett..... Cashier

Directors:

James B. Sharp
J. Perry Lee
Caroline B. Lyle
Rheta Griffith
Ellen Menard
Ada Muller
Paul McKay
B. J. Hopson
Donald A. Davis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	009
U.S. Treasury securities		407
Oblig. of other U.S. Gov't agencies & corporations	2	218
Oblig. of States & political subdivisions		900
Excess funds sold		425
Loans, Net	7	700
Bank premises, furniture and fixtures		286
All other assets		21
TOTAL	12	966

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	423
Time dep., ind., part., corp.	8	060
U.S. Gov't deposits		61
Dep. of States & subdivisions	1	357
Certified & Officers' cks.		29
Total deposits	11	930
Total liabilities	11	930
Equity Capital		
Capital (# shs. au. 6,000) (# shs. otst. 6,000)		150
Surplus		200
Undivided profits & capital res.		486
Total Equity Capital		836
Subordinated notes & debentures		200
TOTAL	12	966

ARKANSAS STATE BANK, CLARKSVILLE

Population 5,237 Johnson County
Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. L. Thompson ..... President
Robert C. Tyson ... Exec. Vice Pres.
Betty L. Callahan..... Vice Pres. & Cashier
Mary Pitts ..... Assist. Cashier

Directors:

Jefferson H. Haney
R. L. Thompson
Robert C. Tyson
Jim Dickerson
Harold Whitson
Armil Taylor
Guy P. Shrigley
H. E. Wharton
Dane Riggs

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	100
U.S. Treasury securities	3	591
Oblig. of other U.S. Gov't agencies & corporations	6	801
Oblig. of States & political subdivisions	3	962
Excess funds sold	2	350
Loans, Net	9	610
Bank premises, furniture and fixtures		626
All other assets		687
TOTAL	29	727

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	117
Time dep., ind., part., corp.	19	782
U.S. Gov't deposits		77
Dep. of States & subdivisions	1	573
Certified & Officers' cks.		88
Total deposits	26	637
All other liabilities		474
Total liabilities	27	111
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		120
Surplus		680
Undivided profits & capital res.	1	566
Total Equity Capital	2	366
Subordinated notes & debentures		250
TOTAL	29	727

FARMERS BANK & TRUST COMPANY, CLARKSVILLE

Population 5,237 Johnson County
Chartered July 6, 1978 P.O. Box 288 Telephone Number 754-2020
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. East .. Chairman of Board
J. A. McEntire III .. Vice Chairman of Board
Joe A. Woodson ..... President
Mary Lou Warren ..... Vice Pres.
Ernest Lee White..... Vice Pres.
Robert C. Magee ..... Vice Pres.
Truman S. Jacobs ..... Vice Pres. & Trust Officer
Nina Mason ..... Cashier
Elmer G. Smith .. Assist. Vice Pres. & Branch Mgr.
Harold Johnson ..... Ch. Street Branch Mgr.

*Designates Chief Executive Officer

Directors:

James C. East
Robert A. Hurley
J. A. McEntire III
Robert C. Magee
Carolyn Qualls
C. Ted Riley
J. T. White
Ernest Lee White
Joe A. Woodson

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	346
U.S. Treasury securities	1	797
Oblig. of other U.S. Gov't agencies & corporations	11	339
Oblig. of States & political subdivisions	7	267
All other securities		40
Excess funds sold	1	450
Loans, Net	15	693
Bank premises, furniture and fixtures		651
All other assets		704
TOTAL	41	287

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	062
Time dep., ind., part., corp.	28	172
U.S. Gov't deposits		36
Dep. of States & subdivisions	3	766
Certified & Officers' cks.		117
Total deposits	37	153
Excess funds purchased		365
All other liabilities		870
Total liabilities	38	388
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		500
Surplus	1	400
Undivided profits & capital res.		399
Total Equity Capital	2	299
Subordinated notes & debentures		600
TOTAL	41	287

CLINTON STATE BANK, CLINTON

Population 1,284 Van Buren County
Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441
Zip Code 72031
Number of Branches: Inside City — 1; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Howard Johnson ..... Chairman
Jim S. Gowen ..... President
Garner M. Johnson ... Sr. Vice Pres.
Dyke Johnson ..... Vice Pres.
Thomas J. McKnight ..... Cashier

Directors:

Paul L. Bone
Jim S. Gowen
William H. Ham
Dyke Johnson
Garner M. Johnson
Howard Johnson
Mrs. Howard Johnson
John L. Johnson
Dickie V. Lefler
Roy Lefler, Jr.
Arthur Lewis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	651
U.S. Treasury securities	3	768
Oblig. of other U.S. Gov't agencies & corporations	5	224
Oblig. of States & political subdivisions	9	864
Excess funds sold	1	350
Loans, Net	22	257
Bank premises, furniture and fixtures		474
All other assets		973
TOTAL	46	561

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	711
Time dep., ind., part., corp.	32	788
U.S. Gov't deposits		20
Dep. of States & subdivisions	1	739
Certified & Officers' cks.		187
Total deposits	41	445
All other liabilities		493
Total liabilities	41	938
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus	1	000
Undivided profits & capital res.	3	223
Total Equity Capital	4	623
TOTAL	46	561

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 20,375 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72032
Number of Branches: Inside City — 2; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Thomas G. Wilson..... Chm. of the Board and CEO
B. J. Daugherty ..... President
Louis E. Stell..... Exec. Vice Pres.
Thomas E. Bentley, Jr.... Vice Pres.
Jack Humphrey ..... Vice Pres.
Richard P. Clark II .... Vice Pres. & Trust Officer
Bruce Thornton ..... Instal. Loan Officer
Lou Burchfield ... Assist. Vice Pres.

Directors:

James H. Brewer
B. J. Daugherty
C. Joseph Giroir, Jr.
Edward A. Halter
Alphonse M. Hiegel
J. W. McCracken
J. F. O'Kelley
Frank E. Robins III
Earl F. Rogers
Stanley Russ
M. M. Satterfield
Thomas G. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	6	213
U.S. Treasury securities	13	676
Oblig. of other U.S. Gov't agencies & corporations	5	329
Oblig. of States & political subdivisions	17	218
All other securities	1	441
Excess funds sold	1	050
Loans, Net	33	094
Bank premises, furniture and fixtures		700
All other assets	1	431
TOTAL	80	152

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	132
Time dep., ind., part., corp.	45	393
U.S. Gov't deposits		3
Dep. of States & subdivisions	9	571
Certified & Officers' cks.		384
Total deposits	70	483
All other liabilities	1	273
Total liabilities	71	756
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	6	396
Total Equity Capital	8	396
TOTAL	80	152

THE CORNING BANK, CORNING

Population 3,650 Clay County
Chartered January 29, 1931 P.O. Box 439 Telephone Number 857-3592
Zip Code 72422
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Manatt ..... President
John Manatt .... Exec. Vice Pres. & Cashier
Sam L. Manatt, III Exec. Vice Pres.
Donis Simpson ..... Sr. Vice Pres.
Jim Vinson ..... Sr. Vice Pres. & Auditor
Louise Coleman..... Vice Pres.-Sav.
Dorothy Barton . V. P. Bookkeeping
Bob Lockwood..... V. P.-Loan Off.
Pam Manatt..... V. P.-Data Proc.
Karla Patterson ..... Asst. V. P.-Inst. Loan
Billy Allen ..... Assist. Cashier
Jessalee Bellah..... Vice Pres.
J. L. Williams ... V. P.-Branch Mgr.

Directors:

Mrs. Sam L. Manatt, Sr.
Sam L. Manatt, Jr.
Sam L. Manatt, III
Jim Manatt
John D. Manatt
Dr. B. C. Page
Franklin Hall
Harold Riggan, Jr.
Ray R. Thomas
Donis Sipson
Paul D. Moore
A. C. Woods
Jan V. Rockwell
Ben Williams
Louise Coleman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	034
U.S. Treasury securities	2	497
Oblig. of States & political subdivisions	3	591
Excess funds sold	1	300
Loans, Net	21	869
Bank premises, furniture and fixtures		196
All other assets	1	923
TOTAL	34	410

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	290
Time dep., ind., part., corp.	21	161
U.S. Gov't deposits		35
Dep. of States & subdivisions	1	353
All other deposits		50
Certified & Officers' cks.		19
Total deposits	30	908
All other liabilities		503
Total liabilities	31	411
Equity Capital		
Capital (# shs. au. 15,000) (# shs. otst. 15,000)		375
Surplus	1	100
Undivided profits & capital res.	1	317
Total Equity Capital	2	792
Subordinated notes & debentures		207
TOTAL	34	410

FIRST STATE BANK, CROSSETT

Population 6,706 Ashley County
Chartered May 13, 1963 P.O. Box 638 Telephone Number 364-5131
Zip Code 71635
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Richard E. Griffin ..... Chairman
*T. Jack Walsh ..... President
R. D. "Zip" Harper ..... Exec. V. P.
Cheryl Goodwin ..... Cashier
Jeanie Parker .. Administrative Off.

Directors:

Richard E. Griffin
Charles Baxley
H. A. Etheridge, Jr.
C. E. Ripley
James S. Nolley
Donald R. Rodgers
Z. M. Stell
E. A. Tucker
T. Jack Walsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	562
U.S. Treasury securities		300
Oblig. of other U.S. Gov't agencies & corporations	1	115
Oblig. of States & political subdivisions	2	524
All other securities		3
Loans, Net	10	672
Bank premises, furniture and fixtures		178
All other assets		7
TOTAL	16	361

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	896
Time dep., ind., part., corp.	10	346
U.S. Gov't deposits		44
Dep. of States & subdivisions	1	861
Certified & Officers' cks.		79
Total deposits	15	226
Excess funds purchased		250
Total liabilities	15	476
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)		400
Surplus		200
Undivided profits & capital res.		285
Total Equity Capital		885
TOTAL	16	361

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yell County
Chartered October 3, 1930 P.O. Box 68 Telephone Number 495-2236
Zip Code 72833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Ed Chambers..... President
Edward J. Taylor..... Sr. Vice Pres.
Bobby Ramey..... Vice Pres.-Cash
Elouise C. Laurie..... Vice Pres.
Jerry Smith..... Vice Pres.
Paul Willett..... Vice Pres.
Odean Parker .... Assist. Vice Pres.

Directors:

John Ed Chambers
John Ed Chambers III
Mike Cornwell
Lloyd R. George
Fay Mathis
Todd Sanders
Charles L. Sloan
Edward J. Taylor

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	733
U.S. Treasury securities		999
Oblig. of other U.S. Gov't agencies & corporations	2	208
Oblig. of States & political subdivisions	6	399
Excess funds sold	3	500
Loans, Net	26	603
Bank premises, furniture and fixtures		291
All other assets	1	080
TOTAL	43	813

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	671
Time dep., ind., part., corp.	32	415
U.S. Gov't deposits		8
Dep. of States & subdivisions	3	038
Certified & Officers' cks.		177
Total deposits	39	309
Excess funds purchased		99
All other liabilities		769
Total liabilities	40	177
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus	1	750
Undivided profits & capital res.	1	636
Total Equity Capital	3	636
TOTAL	43	813

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,621 Yell County
Chartered August 29, 1961 P.O. Box 330 Telephone Number 229-2151
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl G. Holt ..... President
Neil Barfield ..... Exec. Vice Pres.
Dorthy Geibe ..... Cashier
Judy Elliott ..... Assist. Vice Pres.
Nancy Moore ..... Assist. Vice Pres.

Directors:

Neil Barfield
Dr. Gilroy Cornwell
James R. Ford
John Harris
Carl G. Holt
Rosemary D. Holt
Robert Keenan
John L. Mosley
Dr. Gene D. Ring
Rennae Sims
William Thornsberry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		817
U.S. Treasury securities	1	400
Oblig. of other U.S. Gov't agencies & corporations		100
Excess funds sold		750
Loans, Net	7	983
Bank premises, furniture and fixtures		264
All other assets		482
TOTAL	11	796

Liabilities	Mil.	Thou.
Demand dep., indi., part., corp.	2	056
Time dep., ind., part., corp.	7	546
Dep. of States & subdivisions		969
Certified & Officers' cks.		43
Total deposits	10	614
All other liabilities		176
Total liabilities	10	790
Equity Capital		
Capital (# shs. au. 32,852) (# shs. otst. 32,852)		329
Surplus		231
Undivided profits & capital res.		196
Total Equity Capital		756
Subordinated notes & debentures		250
TOTAL	11	796

BANK OF DARDANELLE, DARDANELLE

Population 3,621 Yell County
Chartered September 12, 1934 P.O. Box 90 Telephone Number 229-3311
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*H. M. Orsburn ..... President
Noel Vandover ..... Vice Pres.
V. E. Lambert ..... Vice Pres.
Janelle Parker ..... Cashier

Directors:

H. M. Orsburn
B. K. Berry
L. R. Berryhill
Fanny B. George
John Hamilton
Evelyn Jones
Noel Vandover
J. W. Wallis
Billy B. Woodson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	616
U.S. Treasury securities	3	795
Oblig. of other U.S. Gov't agencies & corporations	4	003
Oblig. of States & political subdivisions	1	267
Excess funds sold	2	250
Loans, Net	13	917
Bank premises, furniture and fixtures		592
All other assets		34
TOTAL	27	474

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	525
Time dep., ind., part., corp.	20	075
U.S. Gov't deposits		6
Dep. of States & subdivisions	1	195
Certified & Officers' cks.		56
Total deposits	24	857
All other liabilities		61
Total liabilities	24	918
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		225
Undivided profits & capital res.	1	931
Total Equity Capital	2	356
Subordinated notes & debentures		200
TOTAL	27	474

DECATUR STATE BANK, DECATUR

Population 1,034 Benton County
Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
Zip Code 72722
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Vernon Austin..... President
Mary Kirby..... Sr. Vice Pres.
Wanda Tormey..... Vice Pres.
Benny Inman .... Assist. Vice Pres.

Directors:

Richard E. Wilmoth
L. Victor Evans
Harold Lee
Lloyd E. Peterson
Dorothy Mae Peterson
James T. Hudson
Dr. E. N. McCollum

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		972
Oblig. of other U.S. Gov't agencies & corporations		660
Oblig. of States & political subdivisions	1	772
Excess funds sold		700
Loans, Net	8	337
Bank premises, furniture and fixtures		538
All other assets		3
TOTAL	12	982

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	206
Time dep., ind., part., corp.	7	395
U.S. Gov't deposits		1
Dep. of States & subdivisions		759
Certified & Officers' cks.		40
Total deposits	11	401
All other liabilities		77
Total liabilities	11	478
Equity Capital		
Capital (# shs. au. 7,000) (# shs. otst. 7,000)		350
Surplus		350
Undivided profits & capital res.		804
Total Equity Capital	1	504
TOTAL	12	982

BANK OF DELIGHT, DELIGHT

Population 439 Pike County
Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293
Zip Code 71940
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Cecil E. Johnson, Jr.. Chm. of Board
*Olen Hendrix..... President
Darwin Hendrix ... Exec. Vice Pres.
Gus Wingfield..... Vice Pres.
Edna Johnson..... Cashier

Directors:

Buford Hendrix
Darwin Hendrix
Olen Hendrix
Clib May
Ludis Rhodes
Alvis Stokes
Gus Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		423
U.S. Treasury securities	1	731
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions	1	365
All other securities		21
Excess funds sold	1	600
Loans, Net	7	066
Bank premises, furniture and fixtures		135
All other assets		33
TOTAL	12	474

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	407
Time dep., ind., part., corp.	9	124
U.S. Gov't deposits		2
Dep. of States & subdivisions		744
Certified & Officers' cks.		12
Total deposits	11	289
All other liabilities		18
Total liabilities	11	307
Equity Capital		
Capital (# shs. au. 6,250) (# shs. otst. 6,250)		156
Surplus		500
Undivided profits & capital res.		411
Total Equity Capital	1	067
Subordinated notes & debentures		100
TOTAL	12	474

FIRST STATE BANK OF DE QUEEN, DE QUEEN

Population 4,594 Sevier County
Chartered August 26, 1974 P.O. Box 970 Telephone Number 584-4423
Zip Code 71832
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cole Martin..... Pres. & CEO
Robert Card ..... Sr. Vice Pres. & Cashier

Directors:

Edwin Gray
R. S. Harris
William Hodge
Cole Martin
Don Stemple
Gene Suttle
Coy Wiles

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	986
U.S. Treasury securities	2	050
Oblig. of other U.S. Gov't agencies & corporations		240
Oblig. of States & political subdivisions		487
All other securities		100
Excess funds sold		350
Loans, Net	9	670
Bank premises, furniture and fixtures		398
All other assets		246
TOTAL	15	527

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	293
Time dep., ind., part., corp.	8	885
U.S. Gov't deposits		37
Dep. of States & subdivisions	1	923
Certified & Officers' cks.		77
Total deposits	14	215
All other liabilities		250
Total liabilities	14	465
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		400
Undivided profits & capital res.		272
Total Equity Capital		972
Subordinated notes & debentures		90
TOTAL	15	527

DERMOTT STATE BANK, DERMOTT

Population 4,731 Chicot County
Chartered July 8, 1935 P.O. Box C Telephone Number 538-3266
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John M. Baxter..... President
*James S. Suitt..... Exec. Vice Pres.
Clarence Horton.... Sr. Vice Pres. & Trust Officer
Frank Henry, Jr. ..... Vice Pres.
Mrs. Frances Spratlin.... Vice Pres.
Mrs. Wydelle Clark ..... Cashier

Directors:

John M. Arnn
John M. Baxter
W. A. Baxter
E. Lephiew Dennington
R. H. Dennington
Frank Henry, Jr.
Clarence Horton
Bernard Levi
Lawrence W. Levi
Swan B. Moss, Jr.
Robert H. Rasco
James S. Suitt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		772
U.S. Treasury securities	1	995
Oblig. of other U.S. Gov't agencies & corporations	2	052
Oblig. of States & political subdivisions	2	588
All other securities		50
Excess funds sold	1	350
Loans, Net	6	110
Bank premises, furniture and fixtures		341
All other assets		14
TOTAL	14	272

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	392
Time dep., ind., part., corp.	8	071
U.S. Gov't deposits		6
Dep. of States & subdivisions		948
Certified & Officers' cks.		29
Total deposits	12	446
All other liabilities		23
Total liabilities	12	469
Equity Capital		
Capital (# shs. au. 18,000) (# shs. otst. 18,000)		450
Surplus		550
Undivided profits & capital res.		803
Total Equity Capital	1	803
TOTAL	14	272

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,731 Chicot County
Chartered October 15, 1976 P.O. Box 0 Telephone Number 538-3221
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*George T. Harris..... President
Mary K. Tucker.... Exec. Vice Pres.
Tom H. Grumbles ..... Vice Pres.

Directors:

William Bulloch
Bill Courtney
Don L. Elfing
Robert Gibson
Tom Grumbles
Leonard Hampson
George Harris
Don Scott
H. W. Thomas, MD
Mary K. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	087
U.S. Treasury securities		274
Oblig. of other U.S. Gov't agencies & corporations		929
Oblig. of States & political subdivisions	1	101
All other securities		26
Excess funds sold		550
Loans, Net	9	657
Bank premises, furniture and fixtures		188
All other assets		294
TOTAL	14	106

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	754
Time dep., ind., part., corp.	8	630
Dep. of States & subdivisions	1	137
All other deposits		74
Certified & Officers' cks.		224
Total deposits	12	819
All other liabilities		243
Total liabilities	13	062
Equity Capital		
Capital (# shs. au. 15,000) (# shs. otst. 15,000)		150
Surplus		450
Undivided profits & capital res.		444
Total Equity Capital	1	044
TOTAL	14	106

FARMERS & MERCHANTS BANK, DES ARC

Population 2,021 Prairie County
Chartered January 20, 1902 P.O. Box 369 Telephone Number 256-4191
Zip Code 72040
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. L. Morton ..... Pres & Trust Officer
William A. Lindsay, Jr. .. Vice Pres.
Dora M. Holloway ..... Cashier
Elsie Garth ..... Assist. Cashier
Betty Y. Hunt ..... Assist. Cashier
Brenda Wallace ..... Assist. Cashier
Faye Smith ..... Secretary to Board

Directors:

J. E. Berry
Guyman DeVore
Willis Eddins
R. L. Morton
G. P. Mullen
S. R. Nichols
H. L. Nichols
John F. Orsi, Jr.
O. L. Simmons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	419
U.S. Treasury securities	1	301
Oblig. of other U.S. Gov't agencies & corporations	4	570
Oblig. of States & political subdivisions	4	409
Excess funds sold		400
Loans, Net	9	528
Bank premises, furniture and fixtures		116
All other assets		543
TOTAL	22	286

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	791
Time dep., ind., part., corp.	13	572
U.S. Gov't deposits		26
Dep. of States & subdivisions	1	664
All other deposits		85
Certified & Officers' cks.		34
Total deposits	18	172
All other liabilities		413
Total liabilities	18	585
Equity Capital		
Capital (# shs. au. 53,240) (# shs. otst. 53,240)		532
Surplus	1	100
Undivided profits & capital res.	2	069
Total Equity Capital	3	701
TOTAL	22	286

DeWITT BANK & TRUST COMPANY, DeWITT

Population 3,928 Arkansas County
Chartered March 1, 1929 P.O. Drawer 71 Telephone Number 946-3531
Zip Code 72042
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Elmer A. Ferguson ..... Chairman
Julian Brown ..... Vice Chairman
*B. Gene Staton ..... President
T. F. Hudson..... Sr. Vice Pres. & Cashier
Frank Ellis, Jr. .... Vice Pres. & S. Trust Officer

Directors:

W. H. Botts
Julian Brown
E. E. Denman
Ray D. Dickson
Elmer Ferguson
F. A. O'Daniel
Charles W. Rasco, III
B. Gene Staton
Jack Whitmore

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	672
U.S. Treasury securities	1	160
Oblig. of other U.S. Gov't agencies & corporations	3	766
Oblig. of States & political subdivisions	8	636
All other securities	5	640
Excess funds sold	1	150
Loans, Net	13	650
Bank premises, furniture and fixtures		946
All other assets		844
TOTAL	38	464

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	016
Time dep., ind., part., corp.	23	699
U.S. Gov't deposits		19
Dep. of States & subdivisions	2	193
Certified & Officers' cks.		43
Total deposits	31	970
All other liabilities		739
Total liabilities	32	709
Equity Capital		
Capital (# shs. au. 18,000) (# shs. otst. 18,000)		450
Surplus	1	250
Undivided profits & capital res.	4	055
Total Equity Capital	5	755
TOTAL	38	464

PEOPLES BANK, DIERKS

Population 1,249 Howard County
Chartered November 17, 1970 P.O. Box 123 Telephone Number 286-2121
Zip Code 71833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John H. Hendrix..... Chm. of Bd.
Flynn Justus ..... V. Chm. of Bd.
*Jerry Jacobs ..... President
Sammye Winton ..... Vice Pres.
Beth Cox..... Assist. Vice Pres & Cashier
C. E. Hendrix, Jr..... Vice Pres.

Directors:

John H. Hendrix
Flynn Justus
Jerry Jacobs
C. E. Hendrix, Jr.
Reese D. Kirby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		997
U.S. Treasury securities	1	998
Oblig. of States & political subdivisions	2	062
Excess funds sold	1	050
Loans, Net	10	841
Bank premises, furniture and fixtures		165
All other assets		296
TOTAL	17	409

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	622
Time dep., ind., part., corp.	10	023
U.S. Gov't deposits		21
Dep. of States & subdivisions		881
Certified & Officers' cks.		47
Total deposits	14	594
Excess funds purchased		700
All other liabilities		1
Total liabilities	15	295
Equity Capital		
Capital (# shs. au. 5,400) (# shs. otst. 5,400)		135
Surplus	1	365
Undivided profits & capital res.		614
Total Equity Capital	2	114
TOTAL	17	409

BANK OF DOVER, DOVER

Population 948 Pope County
Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121
Zip Code 72837
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Tom Hargis ..... President & CEO
Stan Smith. ..... Vice Pres.
Joyce Churchill... Assist. Vice Pres.
Mary Martin ..... Assist. Vice Pres.
Marilyn Pritchard .. Assist. Cashier

Directors:

T. C. Campbell
David Bewley
Stanford Lee
Bill Harms
Richard Mobley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	039
U.S. Treasury securities	1	493
Oblig. of other U.S. Gov't agencies & corporations	1	407
Oblig. of States & political subdivisions	2	011
Excess funds sold		500
Loans, Net	8	642
Bank premises, furniture and fixtures		396
All other assets		345
TOTAL	15	833

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	135
Time dep., ind., part., corp.	10	274
U.S. Gov't deposits		38
Dep. of States & subdivisions	1	459
Certified & Officers' cks.		200
Total deposits	14	106
All other liabilities		297
Total liabilities	14	403
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 9,200)		230
Surplus		200
Undivided profits & capital res.		900
Total Equity Capital	1	330
Subordinated notes & debentures		100
TOTAL	15	833

DUMAS STATE BANK, DUMAS

Population 6,091 Desha County
Chartered January 11, 1974 P.O. Box 700 Telephone Number 382-4204
Zip Code 71639
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James R. Hall ..... President
Ray F. Smith..... Vice Pres.
Linda Tucker... Cashier-Operations Officer
Anita Grimes .... Installment Loan Officer

Directors:

James R. Hall
Merle Peterson, Chmn.
Howard Harris, M.D.
William Teeter
Dorothy Moore
Herman Vickers
A. O. French, Jr.
William West

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		444
U.S. Treasury securities		299
Oblig. of other U.S. Gov't agencies & corporations	1	476
Oblig. of States & political subdivisions		664
Excess funds sold	1	150
Loans, Net	4	528
Bank premises, furniture and fixtures		332
All other assets		214
TOTAL	9	107

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	516
Time dep., ind., part., corp.	5	053
Dep. of States & subdivisions	1	356
Certified & Officers' cks.		23
Total deposits	7	948
All other liabilities		158
Total liabilities	8	106
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		300
Undivided profits & capital res.		401
Total Equity Capital	1	001
TOTAL	9	107

MERCHANTS AND FARMERS BANK, DUMAS

Population 6,091 Desha County
Chartered May 9, 1909 P.O. Box D Telephone Number 382-4311
Zip Code 71639
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Claud T. Frank ..... President and CEO
David J. Garrett .... Exec. V.P. and Cashier
Loral Adcock ..... Sr. Vice Pres.
J. Michael Jones..... Trust Officer

Directors:

Loral Adcock
Robert H. Adcock
J. E. Allmon, Jr.
Charles H. Dante
Claud T. Frank
E. C. Gannaway
Marion S. Gill
Harold L. Jones
Clifton L. Meador
David Porter III
Glynn Puryear
Thomas F. Shea

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	827
U.S. Treasury securities	3	365
Oblig. of other U.S. Gov't agencies & corporations	3	167
Oblig. of States & political subdivisions	5	632
All other securities	2	618
Loans, Net	15	308
Bank premises, furniture and fixtures		269
All other assets		961
TOTAL	33	147

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	285
Time dep., ind., part., corp.	21	457
Dep. of States & subdivisions	2	513
Certified & Officers' cks.		123
Total deposits	28	378
All other liabilities		944
Total liabilities	29	322
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	825
Total Equity Capital	3	825
TOTAL	33	147

EARLE STATE BANK, EARLE

Population 3,517 Crittenden County
Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8613
Zip Code 72331
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. E. Brooks ..... President
Mrs. Mary E. Davis.... Vice Pres. & Cashier
John E. Gregson ..... Vice Pres.
Mrs. Wanda S. Armstrong .. Assist. Cashier
Mrs. Iris V. Cole .... Assist. Cashier
Chris M. Lehman ..... Vice Pres. & Mgr., Crawfordsville Office

Directors:

J. W. Young, Jr.
J. E. Brooks
C. E. Morrison, Jr.
W. P. Morrison
Richard C. Twist
James H. Taylor, Jr.
David S. Wallace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	003
U.S. Treasury securities	2	302
Oblig. of other U.S. Gov't agencies & corporations	2	837
Oblig. of States & political subdivisions	4	134
Loans, Net	10	977
Bank premises, furniture and fixtures		387
All other assets		1
TOTAL	21	641

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	454
Time dep., ind., part., corp.	14	071
U.S. Gov't deposits		7
Dep. of States & subdivisions	1	519
Certified & Officers' cks.		66
Total deposits	19	117
Excess funds purchased		300
Total liabilities	19	417
Equity Capital		
Capital (# shs. au. 50,000) (# shs. otst. 50,000)		500
Surplus	1	000
Undivided profits & capital res.		724
Total Equity Capital	2	224
TOTAL	21	641

THE DELTA STATE BANK, ELAINE

Population 991 Phillips County
Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397
Zip Code 72333
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Mary Louise Demoret Jones .. Pres. & Cashier
S. J. Howe ..... Vice Pres.
Lamar Marks..... Secretary

Directors:

Mary Louise Demoret Jones
S. J. Howe
Esley E. Johnson, Sr.
Lamar Marks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	355
Oblig. of other U.S. Gov't agencies & corporations		650
Oblig. of States & political subdivisions...		15
Loans, Net		438
Bank premises, furniture and fixtures		10
All other assets		24
TOTAL	2	492

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.....	1	136
U.S. Gov't deposits		2
Dep. of States & subdivisions.....		555
Certified & Officers' cks...		4
Total deposits.....	1	697
Total liabilities.....	1	697
Equity Capital		
Capital (# shs. au. 1,600) .. (# shs. otst. 1,600)		40
Surplus		80
Undivided profits & capital res.....		675
Total Equity Capital....		795
TOTAL	2	492

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 26,685 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
Zip Code 71730
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

*Edward Hurley . . Chm. of the Board
J. Thomas May . . . . . President
Doris Cawvey . . . . . Vice Pres. R/E
Yvonne Eudy . . . . Assist. Vice Pres.
Ken Goudy . . . . . Assist. Vice Pres.
Carolyn Beavers. . Assist. Vice Pres.
Glenn Rambin . . . . . Loan Officer
Steve Leverette . . . . . Sr. Vice Pres. & Cashier
James H. Ludwig. . . . . Vice Pres.
Gary Miller . . . . . Assist. Vice Pres.
Judy Gathright . . . Manager-Huttig
Bonnie Hogan. . Marketing Director
Tandy Menefee . . . . . Trust Officer

Directors:

Bruce Anthony
Dr. Carey E. Clark
James W. Garison
George R. Haefner
Edward Hurley
D. R. James, Jr.
J. Thomas May
Charles Thomas
John W. Tlapek
Joe G. Wepfer
Dr. John Williamson
Cliff Wright
Jerry Young

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	305
U.S. Treasury securities	1	689
Oblig. of other U.S. Gov't agencies & corporations	4	153
Oblig. of States & political subdivisions	6	970
All other securities		1
Excess funds sold	2	200
Loans, Net	29	498
Bank premises, furniture and fixtures	1	128
All other assets		952
TOTAL	50	896

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	979
Time dep., ind., part., corp.	31	540
U.S. Gov't deposits		53
Dep. of States & subdivisions	3	584
All other deposits		108
Certified & Officers' cks.		171
Total deposits	45	435
All other liabilities	1	209
Total liabilities	46	644
Equity Capital		
Capital (# shs. au. 45,000) (# shs. otst. 40,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	752
Total Equity Capital	3	752
Subordinated notes & debentures		500
TOTAL	50	896

BANK OF ELKINS, ELKINS

Population 601 Washington County
Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
Zip Code 72727
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John A. Bunch, Sr. . . Chm. of Board
*Joel L. Bunch. . . . . President
Joyce R. Bunch. . . . . Exec. V. Pres.
Cashier & Sec.
Tom Mathias. . . . . Vice Pres.
Margie R. Eaton. . . . Assist. Cashier
Linda Baxter. . . . . Auditor

Directors:

J. E. Bunch
Joel L. Bunch
Joyce R. Bunch
John A. Bunch, Sr.
David R. Malone

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		651
U.S. Treasury securities	2	891
Oblig. of other U.S. Gov't agencies & corporations	2	422
Oblig. of States & political subdivisions		922
Loans, Net	5	046
Bank premises, furniture and fixtures		59
All other assets		347
TOTAL	12	338

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	168
Time dep., ind., part., corp.	7	337
U.S. Gov't deposits		2
Dep. of States & subdivisions		396
Certified & Officers' cks.		52
Total deposits	10	955
Excess funds purchased		250
All other liabilities		114
Total liabilities	11	319
Equity Capital		
Capital (# shs. au. 12,500) (# shs. otst. 10,000)		250
Surplus		450
Undivided profits & capital res.		319
Total Equity Capital	1	019
TOTAL	12	338

BANK OF ENGLAND, ENGLAND

Population 3,081 Lonoke County
Chartered August 23, 1898 P.O. Box 70 Telephone Number 842-2555
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:	Directors:
*Seth Boles, Jr. ..... President	Seth Boles, Jr.
Otha E. Frizzell ..... Cashier	Otha E. Frizzell
Gary R. Canada, Sr. ... Assist. Cash.	Gary R. Canada, Sr.
Wilma J. Darling ... Assist. Cashier	Thomas O. Murchison, Sr.
Clara L. Newton .... Assist. Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		964
U.S. Treasury securities		898
Oblig. of other U.S. Gov't agencies & corporations		350
Oblig. of States & political subdivisions	1	401
Excess funds sold	1	800
Loans, Net	2	105
All other assets		4
TOTAL	7	522

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	269
Time dep., ind., part., corp.	2	749
Dep. of States & subdivisions		138
Certified & Officers' cks.		33
Total deposits	6	189
All other liabilities		5
Total liabilities	6	194
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		600
Undivided profits & capital res.		628
Total Equity Capital	1	328
TOTAL	7	522

THE CITIZENS BANK, ENGLAND

Population 3,081 Lonoke County
Chartered January 14, 1931 P.O. Box 190 Telephone Number 842-2541
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Lois Rutherford ..... Co-Chairman
*Carroll Leonard, Jr. ..... President
Ben M. Perkins..... Vice Pres. & Cashier
Charlene Black ..... Assist. Cashier

Directors:

John W. Gann
Carroll Leonard, Jr.
Ben B. Morris
Ben M. Perkins
Lois Rutherford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	109
U.S. Treasury securities	3	973
Oblig. of States & political subdivisions	1	837
Excess funds sold	1	200
Loans, Net		509
All other assets		21
TOTAL	8	649

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	736
Time dep., ind., part., corp.	3	557
U.S. Gov't deposits		14
Dep. of States & subdivisions		391
Certified & Officers' cks.		44
Total deposits	6	742
Total liabilities	6	742
Equity Capital		
Capital (# shs. au. 9,600) ($ shs. otst. 9,600)		240
Surplus		660
Undivided profits & capital res.	1	007
Total Equity Capital	1	907
TOTAL	8	649

THE EUDORA BANK, EUDORA

Population 3,840 Chicot County
Chartered December 23, 1930 P.O. Box L Telephone Number 355-8311
Zip Code 71640
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl W. Ray ..... Exec. Vice Pres.
Gene Keith ..... Vice Pres.
Claudine Stephens .. Assist. Cashier
Mary R. Keller ..... Assist. Cashier
Jean Connell ..... Assist. Cashier

Directors:

Sam Bowman
W. K. Grubbs, Sr.
Alvin Meyer, Sr.
Carl W. Ray
Don R. Rebsaman
W. R. Selman
Earl Verser, Jr.
Jerold W. Verser
W. J. Weaver, M.D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	057
U.S. Treasury securities	1	511
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions	2	491
All other securities		100
Excess funds sold	2	600
Loans, Net	9	687
Bank premises, furniture and fixtures		79
All other assets		469
TOTAL	18	194

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	324
Time dep., ind., part., corp.	10	633
U.S. Gov't deposits		11
Dep. of States & subdivisions	1	504
Certified & Officers' cks.		125
Total deposits	15	597
All other liabilities		253
Total liabilities	15	850
Equity Capital		
Capital (# shs. au. 14,000) (# shs. otst. 14,000)		350
Surplus	1	150
Undivided profits & capital res.		844
Total Equity Capital	2	344
TOTAL	18	194

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,990 Carroll County
Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
Zip Code 72632
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Cross .... Chm. & President
Jack E. Tuttle ..... S. Vice Pres.
Richard Kelley, Jr. ..... Vice Pres.
Reba L. Pyatt ..... Cashier

Directors:

John F. Cross
Eagle Thomas
Ruth F. Cross
Loren L. Clark
Lewis E. Epley, Jr.
Wayne Johnson
James D. Bird
Claude C. Cross
Dorothy F. Mathews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	341
U.S. Treasury securities		997
Oblig. of other U.S. Gov't agencies & corporations		898
Oblig. of States & political subdivisions	1	889
Excess funds sold	1	350
Loans, Net	10	254
Bank premises, furniture and fixtures		400
All other assets		32
TOTAL	17	161

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	735
Time dep., ind., part., corp.	10	501
U.S. Gov't deposits		37
Dep. of States & subdivisions	1	016
Certified & Officers' cks.		58
Total deposits	15	347
Total liabilities	15	347
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus	1	000
Undivided profits & capital res.		414
Total Equity Capital	1	814
TOTAL	17	161

BANK OF EVENING SHADE, EVENING SHADE

Population 405 Sharp County
Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
Zip Code 72532
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Kemp Whisenhunt, Jr. . . . President
*A. L. Hoaney . . . . . Exec. Vice Pres.
M. A. Graddy, Jr. . . . . Vice Pres. & Cashier

Directors:

Kemp Whisenhunt, Sr.
Kemp Whisenhunt, Jr.
Alan Brock Whisenhunt
Trent L. Whisenhunt
A. L. Hoaney
Deltha Laman
Joseph A. Carpenter, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		569
U.S. Treasury securities		796
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions		94
All other securities		495
Excess funds sold		175
Loans, Net	3	460
Bank premises, furniture and fixtures		190
All other assets		265
TOTAL	6	244

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp		920
Time dep., ind., part., corp.	4	202
Dep. of States & subdivisions		320
Certified & Officers' cks.		77
Total deposits	5	519
All other liabilities		94
Total liabilities	5	613
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		275
Undivided profits & capital res.		256
Total Equity Capital		631
TOTAL	6	244

McILROY BANK & TRUST, FAYETTEVILLE

Population 36,604 Washington County
Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000
Zip Code 72701
Number of Branches: Inside City — 4; Outside City — None
Number of CBCT's: Inside City — 5; Outside City — None

Principal Officers:

*Hayden McIlroy ..... Chm. of Bd, President
Jerome P. Niemiec . Exec. Vice Pres.
J. W. Gould ... Sr. Vice Pres. & T.O.
George Edwards ..... Sr. Vice Pres.-Loans
Nathan Combs ..... Sr. Vice Pres.
J. T. McDonald ..... Vice Pres.-Cashier

Directors:

E. J. Ball
Dr. James D. Mashburn
J. Frank Broyles
Hayden McIlroy
Carl Collier
Jerome P. Niemiec
Millard Goff
Charles Scharlau
J. W. Gould
Jim Bob Wheeler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	20	808
U.S. Treasury securities	9	775
Oblig. of other U.S. Gov't agencies & corporations	7	797
Oblig. of States & political subdivisions	5	650
Excess funds sold	3	100
Loans, Net	58	419
Bank premises, furniture and fixtures	2	253
All other assets	4	577
TOTAL	112	379

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	20	319
Time dep., ind., part., corp.	61	715
U.S. Gov't deposits		822
Dep. of States & subdivisions	9	855
All other deposits	2	137
Certified & Officers' cks.	1	530
Total deposits	96	378
Excess funds purchased	7	415
All other liabilities	1	235
Total liabilities	105	028
Equity Capital		
Capital (# shs. au. 104,448) (# shs. otst. 104,448)	2	611
Surplus	1	407
Undivided profits & capital res.	2	333
Total Equity Capital	6	351
Subordinated notes & debentures	1	000
TOTAL	112	379

CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,072 Marion County
Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255
Zip Code 72634
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bob Ritter ..... President
George Myers ..... Vice Pres.
Verna Trimble ..... Cashier
Sue Cunningham ... Assist. Cashier
Joan Bryant ..... Assist. Cashier
Luna Cornell ..... Loan Officer
Joe McPherson ..... Loan Officer

Directors:

Lyle Wood
Peter Peitz
Glenn Johnson
Guy Alexander
Vada Sheid
Steve Sanders
Kerm Powers
Bob Ritter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	958
U.S. Treasury securities	1	493
Oblig. of other U.S. Gov't agencies & corporations		700
Oblig. of States & political subdivisions		761
All other securities	2	267
Loans, Net	7	411
Bank premises, furniture and fixtures		376
All other assets		424
TOTAL	17	390

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	674
Time dep., ind., part., corp.	11	535
Dep. of States & subdivisions	1	427
Certified & Officers' cks.		71
Total deposits	15	707
All other liabilities		335
Total liabilities	16	042
Equity Capital		
Capital (# shs. au. 24,390) (# shs. otst. 24,390)		366
Surplus		424
Undivided profits & capital res.		558
Total Equity Capital	1	348
TOTAL	17	390

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 5,175 Dallas County
Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
Zip Code 71742
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*W. R. Benton, Jr. ..... Chm. of the Board
Curtis Hutchins ..... President
Kathleen J. Graves ..... Vice Pres.
Suzette Crutchfield ..... Cashier

Directors:

J. H. Everett
L. Weems Trussell
J. W. Hearnsberger
W. R. Benton, Jr.
Jesse G. Shaddock
J. Graydon Parham
E. C. Benton, Jr.
Curtis Hutchins
D. J. Barnes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		901
U.S. Treasury securities	3	755
Oblig. of other U.S. Gov't agencies & corporations	3	059
Oblig. of States & political subdivisions	3	497
All other securities		75
Excess funds sold		400
Loans, Net	11	985
Bank premises, furniture and fixtures		854
All other assets		468
TOTAL	24	994

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	835
Time dep., ind., part., corp.	16	752
U. S. Gov't deposits		2
Dep. of States & subdivisions	1	310
Certified & Officers' cks.		75
Total deposits	21	974
All other liabilities		348
Total liabilities	22	322
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus	1	000
Undivided profits & capital res.	1	472
Total Equity Capital	2	672
TOTAL	24	994

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 13,803 · St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
Zip Code 72335
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert E. Porter ..... President
Joyce L. Clark ..... Sr. V. P. & T. O. & Cashier
Wade Hawkins ..... Vice Pres.
Al Miller ..... Vice Pres.
Carmen Robinson .. Assist. Cashier, & Mgr. Cotton Plant Office
David Hardke ... V.P. Mgr. DeValls Bluff Office

Directors:

J. R. Chappell, Jr.
Don Edmondson
O. J. Gandy, Jr.
J. C. George
J. R. Grobmyer
Henry T. Haven
Louis F. Haven, Jr.
Robert E. Porter
R. B. Twist

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	836
U.S. Treasury securities		200
Oblig. of other U.S. Gov't agencies & corporations	2	909
Oblig. of States & political subdivisions	3	732
All other securities		484
Excess funds sold	1	300
Loans, Net	24	504
Bank premises, furniture and fixtures		776
All other assets	1	437
TOTAL	38	178

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	11	012
Time dep., ind., part., corp.	18	041
U.S. Gov't deposits		49
Dep. of States & subdivisions	3	428
All other deposits		100
Certified & Officers' cks.		77
Total deposits	32	707
All other liabilities		722
Total liabilities	33	429
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	2	900
Undivided profits & capital res.	1	249
Total Equity Capital	4	749
TOTAL	38	178

PLANTERS AND MERCHANTS BANK, GILLETT

Population 727 Arkansas County
Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211
Zip Code 72055
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W. W. Turner . . . President, Chm. of Board
*Jerry M. Dyer . . . . . Exec. Vice Pres.
Larry E. Bauer . . . . . Vice Pres.
Alice Marie Perritt . . . . . Cashier
Carolyn Sullivan . . . . Assist. Cashier

Directors:

W. W. Turner
Jerry M. Dyer
Keneth Smith-Vice Chair.
Herbert Holzhauer
Murl Long
W. P. Hackney
Frank C. Wolfe, Sec.
Darrell Nichols

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		165
U.S. Treasury securities		200
Oblig. of other U.S. Gov't agencies & corporations		599
Oblig. of States & political subdivisions		983
Excess funds sold		50
Loans, Net	5	394
Bank premises, furniture and fixtures		100
All other assets		8
TOTAL	7	499

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	448
Time dep., ind., part., corp.	4	564
Dep. of States & subdivisions		651
Certified & Officers' cks.		2
Total deposits	6	665
All other liabilities		12
Total liabilities	6	677
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		150
Surplus		450
Undivided profits & capital res.		222
Total Equity Capital		822
TOTAL	7	499

BANK OF GLENWOOD, GLENWOOD

Population 1,402 Pike County
Chartered December 27, 1912 P.O. Box 0 Telephone Number 356-2121
Zip Code 71943
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John T. Crews ..... President
Victor H. Cox ..... Vice Pres.
Lynda Robbins... Assist. Vice Pres.
Patricia Duke ..... Cashier
Kathryn Baxter ... Compliance Off.
Sherry Johnson..... Assist. Cashier

Directors:

Gregory Bourns
Victor H. Cox
John T. Crews
Clift C. Lane
Charles Sharp
George E. Steel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	076
U.S. Treasury securities	1	793
Oblig. of other U.S. Gov't agencies & corporations	1	761
Oblig. of States & political subdivisions	1	395
Loans, Net	5	686
Bank premises, furniture and fixtures		107
All other assets		437
TOTAL	12	255

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	094
Time dep., ind., part., corp.	8	103
U.S. Gov't deposits		5
Dep. of States & subdivisions		604
Certified & Officers' cks.		176
Total deposits	10	982
All other liabilities		185
Total liabilities	11	167
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		600
Undivided profits & capital res.		388
Total Equity Capital	1	088
TOTAL	12	255

FIRST STATE BANK, GOULD

Population 1,671 Lincoln County
Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
Zip Code 71643
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harold H. Reid . . President & C.E.O.
Mary L. Nolan . . . . . Sr. Vice Pres. & Cashier
Ernest C. Bradshaw . . Exec. V. Pres.
W. J. Boren . . . . . 1st Vice Pres.
Wanda Robertson . . Assist. V. Pres.
Debbye Bradley . . . . Assist. Cashier

Directors:

Berzent Blagg
W. J. Boren
L. E. Branson, Jr.
W. H. Carder, Sr.
Don Eifling
T. M. Fish
T. H. Free, Jr.
Victor Holthoff
Kenneth Johnson
R. C. Johnson
W. J. Jones
Harold H. Reid

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		402
U.S. Treasury securities		493
Oblig. of other U.S. Gov't agencies & corporations		200
Oblig. of States & political subdivisions		922
All other securities		40
Excess funds sold		860
Loans, Net	8	666
Bank premises, furniture and fixtures		256
All other assets		4
TOTAL	11	843

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	434
Time dep., ind., part., corp.	5	990
U.S. Gov't deposits		25
Dep. of States & subdivisions	1	059
Certified & Officers' cks.		48
Total deposits	10	556
All other liabilities		8
Total liabilities	10	564
Equity Capital		
Capital (6 shs. au. 20,000) (6 shs. otst. 20,000)		200
Surplus		650
Undivided profits & capital res.		429
Total Equity Capital	1	279
TOTAL	11	843

BANK OF GRAVETT, GRAVETTE

Population 1,218 Benton County
Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
Zip Code 72736
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Meade .... Exec. Vice Pres.
David N. Wills ..... Vice Pres.
Larry L. Wilmoth ..... Cashier
Margaret Pearson .. Assist. Cashier
Virginia Gibson .... Assist. Cashier

Directors:

J. T. Edmondson, Jr.
Stokes Ballard
C. E. McAllister
Allen McAllister
John R. Meade
Phillip Chastain
Jim Allen Edmondson
David N. Wills
William R. Meade

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	347
U.S. Treasury securities	7	062
Oblig. of other U.S. Gov't agencies & corporations		508
Oblig. of States & political subdivisions	5	171
Excess funds sold		400
Loans, Net	10	847
Bank premises, furniture and fixtures		263
All other assets		70
TOTAL	25	668

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	832
Time dep., ind., part., corp.	18	189
U.S. Gov't deposits		61
Dep. of States & subdivisions	1	032
Certified & Officers' cks.		86
Total deposits	23	200
Total liabilities	23	200
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		500
Undivided profits & capital res.	1	868
Total Equity Capital	2	468
TOTAL	25	668

FARMERS BANK, GREENWOOD

Population 3,317 Sebastian County
Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171
Zip Code 72936
Number of Branches: Inside City — None; Outside City — 3
Number of CBCT's: Inside City – None; Outside City — None

Principal Officers:

*Means Wilkinson . Chairman & CEO
Betty Wilkinson ..... President
Stanhope Wilkinson ..... Vice Pres.
Lorene Carnes . Vice Pres. & Cashier
Genevieve Harris ... Assist. Cashier

Directors:

Means Wilkinson
Betty Wilkinson
Stanhope Wilkinson
Lorene Carnes
Bronson Andrews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	476
U.S. Treasury securities	2	147
Oblig. of other U.S. Gov't agencies & corporations	4	048
Oblig. of States & political subdivisions	3	723
All other securities		322
Excess funds sold	4	525
Loans, Net	8	918
Bank premises, furniture and fixtures		384
All other assets		282
TOTAL	25	825

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	603
Time dep., ind., part., corp.	16	864
U.S. Gov't deposits		76
Dep. of States & subdivisions	1	886
Certified & Officers' cks.		135
Total deposits	22	564
All other liabilities		359
Total liabilities	22	923
Equity Capital		
Capital (# shs. au. 7,500) (# shs. otst. 7,500)		300
Surplus	1	700
Undivided profits & capital res.		902
Total Equity Capital	2	902
TOTAL	25	825

THE FIRST BANK, GRIFFITHVILLE

Population 254 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E. O. Yancey ..... President
E. D. Yancey ..... Vice Pres.
*Joyce D. Straughn ..... Cashier

Directors:

Jim Tarkington
M. O. Thompson
E. D. Yancey
E. O. Yancey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		166
U.S. Treasury securities	1	889
Oblig. of other U.S. Gov't agencies & corporations		299
Oblig. of States & political subdivisions		509
Loans, Net		425
Bank premises, furniture and fixtures		8
TOTAL	3	296

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	044
Time dep., ind., part., corp.	1	495
Dep. of States & subdivisions		261
Total deposits	2	800
Excess funds purchased		100
Total liabilities	2	900
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		50
Surplus		125
Undivided profits & capital res.		221
Total Equity Capital		396
TOTAL	3	296

CLARK COUNTY BANK, GURDON

Population 2,707 Clark County
Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
Zip Code 71743
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Edward L. Holt..... President
Jean Boulden.. Vice Pres. & Cashier
Terry Clayton .... Vice Pres., Loans
Linda Bittle..... Assist. Vice Pres.
Bonita Grayson .... Assist. Cashier
Kaye Stiffler ..... Assist. Cashier
Norma Hilton ..... Admin. Officer
Tommie Lou McCauley. Branch Off.

Directors:

C. W. Abrams
John Jackson
Eddie Holt
A. A. Horne
Dick Jackson
Maurice Stricklin
Jimmy Robbs

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	159
U.S. Treasury securities		10
Oblig. of Other U.S. Gov't agencies & corporations		314
Oblig. of States & political subdivisions	4	756
Loans, Net	11	159
Bank premises, furniture and fixtures		251
All other assets		456
TOTAL	18	105

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	665
Time dep., ind., part., corp.	11	524
U.S. Gov't deposits		6
Dep. of States & subdivisions	2	165
Certified & Officers' cks.		13
Total deposits	16	373
All other liabilities		253
Total liabilities	16	626
Equity Capital		
Capital (# shs. au. 140,000) (# shs. otst. 140,000)	1	400
Surplus		200
Undivided profits & capital res.		(121)
Total Equity Capital	1	479
TOTAL	18	105

FARMERS BANK, HAMBURG

Population 3,394 Ashley County
Chartered March 10, 1941 P.O. Box 350 Telephone Number 853-5222
Zip Code 71646
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W. E. Foote, Jr. ..... Pres.
*Louie G. Foote ..... Exec. V.P.
Velma J. Farmer ..... Vice Pres.
Bruce Timmons .. Assist. Vice Pres.
Allen Farmer ..... Cashier
Jettie Mae Atkins .. Assist. Cashier

Directors:

P. E. Barnes
F. P. Blanks
Lloyd Engelkes
Louie G. Foote
W. E. Foote, Jr.
Gordon E. Hennington, Jr.
George E. Locke
Earl J. Scott
Jack H. Shell
E. A. Tucker
Bobby L. Brewer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	187
U.S. Treasury securities		50
Oblig. of States & political subdivisions	4	178
All other securities		3
Excess funds sold	1	805
Loans, Net	13	245
Bank premises, furniture and fixtures		191
All other assets		121
TOTAL	20	780

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	984
Time dep., ind., part., corp.	14	228
U.S. Gov't deposits		6
Dep. of States & subdivisions	1	524
Certified & Officers' cks.		112
Total deposits	18	854
Total liabilities	18	854
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		125
Surplus		875
Undivided profits & capital res.		926
Total Equity Capital	1	926
TOTAL	20	780

CALHOUN COUNTY BANK, HAMPTON

Population 1,651 Calhoun County
Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
Zip Code 71744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Searcy Harrell, Sr. ..... President
Len Harrell ..... Vice Pres.
B. Dickson Neal ..... Vice Pres.
Mary H. Johnston ..... Cashier
Hazel B. Smith ..... Assist. Cashier
Shirley Jones ..... Assist. Cashier

Directors:

Hubert J. Brown
Fay Harrell
Len Harrell
Searcy Harrell, Jr.
Searcy Harrell, Sr.
B. Dickson Neal
D. W. Wells
H. M. Welsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		624
U.S. Treasury securities	1	295
Oblig. of other U.S. Gov't agencies & corporations	2	498
Oblig. of States & political subdivisions	2	812
All other securities		25
Excess funds sold		550
Loans, Net	7	635
Bank premises, furniture and fixtures		187
All other assets		2
TOTAL	15	628

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	414
Time dep., ind., part., corp.	9	941
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	226
Certified & Officers' cks.		151
Total deposits	13	736
All other liabilities		132
Total liabilities	13	868
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.	1	260
Total Equity Capital	1	760
TOTAL	15	628

THE BANK OF HARRISBURG, HARRISBURG

Population 1,921 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-2472
Zip Code 72432
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James Williams.... Exec. Vice Pres.
Ernie Ashford . Vice Pres. & Cashier

Directors:

R. W. Butler
J. T. Butler
Anna M. Butler
Patricia Butler
Paul Eaton
James Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	567
U.S. Treasury securities		353
Oblig. of other U.S. Gov't agencies & corporations	1	024
Oblig. of States & political subdivisions	5	421
Loans, Net	15	946
Bank premises, furniture and fixtures		343
All other assets		27
TOTAL	24	681

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	341
Time dep., ind., part., corp.	16	301
Dep. of States & subdivisions	1	130
Certified & Officers' cks.		120
Total deposits	21	892
Excess funds purchased		600
Total liabilities	22	492
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	400
Undivided profits & capital res.		689
Total Equity Capital	2	189
TOTAL	24	681

THE SECURITY BANK, HARRISON

Population 9,567 Boone County
Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200
Zip Code 72601
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Wayne Clark ..... President
L. E. Durand ... Vice Chm. of Board
M. Robert McKinney, Jr. .. Ex. V.P.
Wallace E. Nickels.... Sr. Vice Pres.
Jim Phillips..... Sr. Vice Pres.
Gene Waters ..... Vice Pres.
Richard L. McBee..... Cashier

Directors:

Ralph H. Bowers, D.D.S.
John O. Campbell
Wayne Clark
L. E. Durand
F. S. Garrison
Uvalde R. Lindsey
Tom W. Rogers, Jr.
Eddie Sutton
W. S. Walker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	6	605
U.S. Treasury securities	3	158
Oblig. of other U.S. Gov't agencies & corporations	14	310
Oblig. of States & political subdivisions	7	238
All other securities		96
Excess funds sold	2	700
Loans, Net	33	110
Bank premises, furniture and fixtures		803
All other assets	2	250
TOTAL	70	270

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	16	472
Time dep., ind., part., corp.	41	930
U.S. Gov't deposits		48
Dep. of States & subdivisions	4	173
All other deposits		119
Certified & Officers' cks.		189
Total deposits	62	931
Excess funds purchased		567
All other liabilities	1	296
Total liabilities	64	794
Equity Capital		
Capital (# shs. au. 180,000) (# shs. otst. 180,000)	1	800
Surplus	1	200
Undivided profits & capital res.	2	406
Total Equity Capital	5	406
Subordinated notes & debentures		70
TOTAL	70	270

PRAIRIE COUNTY BANK, HAZEN

Population 1,636 Prairie County
Chartered July 17, 1945 P.O. Box 357 Telephone Number 255-4525
Zip Code 72064
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jerry J. Screeton..... President
*James E. Sparks..... Exec. V. P.
Jerry V. Sparks..... V. P. & Cashier
Helen C. Tull..... Assist. Vice Pres.
Kathie Gunter.... Assist. Vice Pres.

Directors:

Jerry J. Screeton
James E. Sparks
Jerry V. Sparks
Eagle Boyd, Jr.
M. V. Rhodes
J. W. Crigger

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	512
U.S. Treasury securities	5	340
Oblig. of other U.S. Gov't agencies & corporations		945
Oblig. of States & political subdivisions	1	439
Excess funds sold	1	100
Loans, Net	4	050
Bank premises, furniture and fixtures		552
All other assets		67
TOTAL	15	005

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	131
Time dep., ind., part., corp.	8	086
U.S. Gov't deposits		24
Dep. of States & subdivisions	1	335
Certified & Officers' cks.		54
Total deposits	13	630
All other liabilities		36
Total liabilities	13	666
Equity Capital		
Capital (# shs. au. 3,450) (# shs. otst. 3,450)		86
Surplus	1	000
Undivided profits & capital res.		253
Total Equity Capital	1	339
TOTAL	15	005

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,589 Cleburne County
Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456
Zip Code 72543
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jerome Johnson ..... President
Walter Aldridge ..... Vice Pres. & Cashier
Juanita Taylor .. Assist. Vice Pres.
Jim Tom Butler ..... Chm. of Board

Directors:

Jerome Johnson
Walter Aldridge
L. E. Roberts, Jr.
R. W. Butler
Wetzel Stark
Jim Tom Butler
Dr. Rick Johnson
Paul Eaton
Richie Lee

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	357
U.S. Treasury securities	4	854
Oblig. of other U.S. Gov't agencies & corporations	9	177
Oblig. of States & political subdivisions	10	734
Loans, Net	18	595
Bank premises, furniture and fixtures		844
All other assets	1	200
TOTAL	46	761

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	643
Time dep., ind., part., corp.	34	401
U.S. Gov't deposits		12
Dep. of States & subdivisions	1	694
Certified & Officers' cks.		226
Total deposits	41	976
Excess funds purchased		550
All other liabilities		908
Total liabilities	43	434
Equity Capital		
Capital (# shs. au. 1,200) (# shs. otst. 1,200)		120
Surplus	1	000
Undivided profits & capital res.	1	907
Total Equity Capital	3	027
Subordinated notes & debentures		300
TOTAL	46	761

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,589 Cleburne County
Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
Zip Code 72543
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles Blankenship ..... President
Wade D. Althen ... Exec. Vice Pres.
F. B. Rector ... Vice Pres. & Cashier
Gary Yow ..... Vice Pres.
Alice Mae Hunt ..... Vice Pres.

Directors:

Mildred Blankenship
Charles Blankenship
Wade D. Althen
F. B. Rector
Oscar Patchell
B. L. Johnston, Jr.
Hoyt Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	672
U.S. Treasury securities		746
Oblig. of other U.S. Gov't agencies & corporations		135
Oblig. of States & political subdivisions	2	616
All other securities		639
Excess funds sold		900
Loans, Net	12	903
Bank premises, furniture and fixtures	1	035
All other assets		796
TOTAL	22	442

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	476
Time dep., ind., part., corp.	15	524
U.S. Gov't deposits		41
Dep. of States & subdivisions		291
Certified & Officers' cks.		93
Total deposits	20	425
All other liabilities		345
Total liabilities	20	770
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		300
Surplus		650
Undivided profits & capital res.		422
Total Equity Capital	1	372
Subordinated notes & debentures		300
TOTAL	22	442

BANK OF HOLLY GROVE, HOLLY GROVE

Population 754 Monroe County
Chartered March 12, 1903 P.O. Box Q Telephone Number 462-3331
Zip Code 72069
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Elizabeth C. Reid . . Exec. Vice Pres.
Thomas M. Hargrove . . . . Vice Pres.
Jean M. Kirkpatrick . . . . . Cashier
Pauline G. Wilson. . . Assist. Cashier

Directors:

Ruth M. Dearing
Thomas M. Hargrove
Mrs. J. I. Matthews
R. H. Mayo
John B. Moore, Jr.
Elizabeth C. Reid
Herd E. Stone, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		554
U.S. Treasury securities		950
Oblig. of other U.S. Gov't agencies & corporations	2	937
Oblig. of States & political subdivisions	2	366
Excess funds sold		550
Loans, Net	6	305
Bank premises, furniture and fixtures		195
All other assets		9
TOTAL	13	866

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	109
Time dep., ind., part., corp.	9	100
U.S. Gov't deposits		3
Dep. of States & subdivisions		806
Certified & Officers' cks.		31
Total deposits	12	049
All other liabilities		18
Total liabilities	12	067
Equity Capital		
Capital (# shs. au. 2,400) (# shs. otst. 2,400)		60
Surplus		840
Undivided profits & capital res.		899
Total Equity Capital	1	799
TOTAL	13	866

HORATIO STATE BANK, HORATIO

Population 989 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
Zip Code 71842
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl E. Hendrix, Jr. . . . . President
Edith Hendrix Smith . Sr. Vice Pres. & Sec. Board
Wilburn Smith . . . . Exec. Vice Pres. & Cashier
Lola J. Lawrence . . . Operations Off.
Agnes J. Lincoln . Bookkeeping Off.

Directors:

Carl E. Hendrix, Jr.
Lilla S. Hendrix
Loy Poag
Fred Sharp
Edith H. Smith
Wilburn Smith
Fred L. Sullivan
M. T. Wilson, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		479
U.S. Treasury securities		399
Oblig. of other U.S. Gov't agencies & corporations	1	819
Oblig. of States & political subdivisions	1	099
All other securities		300
Excess funds sold	1	600
Loans, Net	9	741
Bank premises, furniture and fixtures		303
All other assets		159
TOTAL	15	899

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	697
Time dep., ind., part., corp.	11	918
U.S. Gov't deposits		2
Dep. of States & subdivisions		701
Certified & Officers' cks.		5
Total deposits	14	323
All other liabilities		1
Total liabilities	14	324
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		100
Surplus		800
Undivided profits & capital res.		675
Total Equity Capital	1	575
TOTAL	15	899

FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 1,909 Izard County
Chartered June 3, 1905 Telephone Number 670-5131
Zip Code 72512
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Doug Adams ..... President
Rose Heck ..... Vice Pres.
Donna Brown ..... Vice Pres.
Sara Beth Dellinger... Branch Mgr., Oxford

Directors:

Doug Adams
Gray Dellinger
Claude Jones
Roger Cunningham
Hubert Simpson
Barbara Adams
Dutton Gove
Don Adams
Cliff Taylor
Dr. Don Penley
Rose Heck

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		951
U.S. Treasury securities		350
Oblig. of other U.S. Gov't agencies & corporations		266
Oblig. of States & political subdivisions		705
All other securities		394
Excess funds sold		350
Loans, Net	11	593
Bank premises, furniture and fixtures		461
TOTAL	15	070

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	141
Time dep., ind., part., corp.	12	251
U.S. Gov't deposits		2
Dep. of States & subdivisions		582
Certified & Officers' cks.		37
Total deposits	14	013
Total liabilities	14	013
Equity Capital		
Capital (# shs. au. 11,200) (# shs. otst. 11,200)		280
Surplus		230
Undivided profits & capital res.		272
Total Equity Capital		782
Subordinated notes & debentures		275
TOTAL	15	070

ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,631 Garland County
Chartered April 18, 1907 P.O. Box 5640 Telephone Number 624-4611
Zip Code 71901
Number of Branches: Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — 3; Outside City — 1

Principal Officers:

Cecil W. Cupp . . . Chm. of the Board
*Cecil W. Cupp, Jr. . . . . President & Chief Exec. Officer
Ray L. Cash . . . . . Exec. Vice Pres.
Charles L. Fager, Jr. . Sr. Vice Pres.
H. G. Gasbarre . . . . . Sr. Vice Pres.
J. L. Jones . . . . . Sr. Vice Pres.
Palmer Vanderburg . . Sr. Vice Pres.
Eldon Sprague . . . . . Sr. Vice Pres.
Gary Blenden . . . . . Sr. Vice Pres.
Ralph White . . . . . Sr. Vice Pres.
Paul Rothert . . . . . Vice Pres.
Freeman Baldwin . . . . . Vice Pres.
Jo Ann Bass . . . . . Vice Pres.
Bob Biles . . . . . Vice Pres.
J. O. Brown . . . . . Vice Pres.
Floyd Bryant . . . . . Vice Pres.
Frank Carnathan . . . . . Vice Pres.
Johnny Boley . . . . . Vice Pres.
Loyd Emerson . . . . . Vice Pres.

Principal Officers:

Debert Graves Vice Pres. & Cashier
Mahlon Grigsby . . . . . Vice Pres.
Carl Hardage . . . . . Vice Pres.
Dale Hoggard . . . . . Vice Pres.
Gene Parker . . . . . Vice Pres.
Bill Lynch . . . . . Vice Pres.
Jerry Thompson . . . . . Vice Pres.
Dorothy Wall . . . . . Vice Pres.
Lou Hulsey . . . . . Vice Pres.
John Jacobs . . . . . Vice Pres.
William Kennedy . . . . . Vice Pres.
Ann Hand . . . . . Vice Pres.
Phil Lassiter . . . . . Vice Pres.
Lorene McLeod . . . . . Vice Pres.
Ruth Quackenbush . . . . . Vice Pres.
Winnie Trawick . . . . . Vice Pres.
Frank Bolton . . Vice Pres. & Aud.
Ed Krenzelok . . . . . Travel Mgr.
Kirby Williams . . . . . Market. Off.

Directors:

Frank M. Burton, M.D.
Ray L. Cash
Cecil W. Cupp
Cecil W. Cupp, Jr.
Gerald H. Fisher
Robert E. Jones
Walter Kleinman
Norton Meek
Roy L. Murphy
Ray S. Smith, Jr.
Marshall T. Steel
Jim Randall
Herman L. Wilson, Jr.
Hill A. Wheatly
C. Everett Fulgham
Gaither C. Johnston, Jr.
Gary E. Blenden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	17	480
U.S. Treasury securities	15	967
Oblig. of other U.S. Gov't agencies & corporations	5	872
Oblig. of States & political subdivisions	16	307
All other securities		478
Excess funds sold	11	350
Loans, Net	134	743
Bank premises, furniture and fixtures	4	109
All other assets	3	901
TOTAL	210	207

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	31	699
Time dep., ind., part., corp.	147	375
U.S. Gov't deposits		216
Dep. of States & subdivisions	7	908
All other deposits	1	317
Certified & Officers' cks.	1	645
Total deposits	190	160
Excess funds purchased	3	746
All other liabilities	2	847
Total liabilities	196	753
Equity Capital		
Capital (# shs. au. 121,500) (# shs. otst. 121,500)	3	038
Surplus	2	025
Undivided profits & capital res.	5	458
Total Equity Capital	10	521
Subordinated notes & debentures	2	933
TOTAL	210	207

BANK OF IMBODEN, IMBODEN

Population 661 Lawrence County
Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
Zip Code 72434
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:	Directors:
*Amos David..... Chairman	Amos David
J. R. David, Jr..... Vice Chairman	Austin Stovall
Stephen E. Jones ..... President	K. D. McLeod
Preston Clark.. Vice Pres. & Cashier	Douglas Bradley
Mary Lea McLeod..... Vice Pres.	Leland Mize
Douglas Bradley ..... Vice Pres.	Stephen Jones
Leland Mize... AVP & Branch Mgr.	J. R. David
Wilma Lawson ... Assist. Vice Pres.	H. Lee Baker
Jearldean Davis .... Assist. Cashier	Henry Weaver

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		661
U.S. Treasury securities ..	1	830
Oblig. of other U.S. Gov't agencies & corporations		250
Oblig. of States & political subdivisions...	1	197
All other securities.....		10
Excess funds sold.....		550
Loans, Net	6	558
Bank premises, furniture and fixtures		220
All other assets		3
TOTAL	11	279

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.....	1	732
Time dep., ind., part., corp.	7	926
Dep. of States & subdivisions.....		617
All other deposits		12
Certified & Officers' cks..		113
Total deposits.....	10	400
Total liabilities.....	10	400
Equity Capital		
Capital (# shs. au. 6,600) .. (# shs. otst. 6,600)		165
Surplus		85
Undivided profits & capital res.....		479
Total Equity Capital....		729
Subordinated notes & debentures		150
TOTAL	11	279

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 27,589 Pulaski County
Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
Zip Code 72076
Number of Branches: Inside City — 2; Outside City — 0
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Kenneth Pat Wilson..... President & Chairman
Melda A. Rice ..... Sr. V. P. & Sec. to Board
Larry T. Wilson ..... Exec. V. P. & Director
Sibyl H. Clay..... Vice Pres.
John S. Fortenbury..... Vice Pres.
Ed Cantrell ..... V. P. & Trust Off.
Jerry Davis ..... Vice Pres.
Mary L. Dewey..... Vice Pres.
Jane C. Hill..... Assist. V. P.
Fred Lotter..... Assist. V. P.

Directors:

Harry K. Dougherty
Joseph W. Gelzine
Bartus M. Gray
Lou Holtz
Melda A. Rice
Carl A. Williams
Larry T. Wilson
Thomas H. Wortham, M.D.
Kenneth Pat Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	846
U.S. Treasury securities	1	662
Oblig. of other U.S. Gov't agencies & corporations	2	482
Oblig. of States & political subdivisions	11	487
All other securities		221
Excess funds sold	1	800
Loans, Net	31	013
Bank premises, furniture and fixtures	1	041
All other assets	1	264
TOTAL	53	816

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	13	412
Time dep., ind., part., corp.	29	435
U.S. Gov't deposits		87
Dep. of States & subdivisions	3	183
Certified & Officers' cks.		631
Total deposits	46	748
Excess funds purchased		87
All other liabilities		812
Total liabilities	47	647
Equity Capital		
Capital (# shs. au. 200,000) (# shs. otst. 200,000)	2	000
Surplus	1	000
Undivided profits & capital res.	3	169
Total Equity Capital	6	169
TOTAL	53	816

NEWTON COUNTY BANK, JASPER

Population 519 Newton County
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
Zip Code 72641
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Joe C. Nance..... Chm. of the Board
*Neil A. Wilkins ..... President
Carl Gene Jones ... Exec. Vice Pres.
George Landrum ..... Vice Pres. & Cashier
Joe Phillips..... Vice Pres. & A.C.

Directors:

Joe C. Nance
Neil A. Wilkins
Carl Gene Jones
Alta Gorden
Clyde Atkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	230
U.S. Treasury securities	3	325
Oblig. of other U.S. Gov't agencies & corporations	2	148
Oblig. of States & political subdivisions	2	184
Excess funds sold		200
Loans, Net	8	241
Bank premises, furniture and fixtures		68
All other assets		(2)
TOTAL	17	394

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	321
Time dep., ind., part., corp.	11	892
U.S. Gov't deposits		12
Dep. of States & subdivisions	1	741
Certified & Officers' cks.		27
Total deposits	15	993
Total liabilities	15	993
Equity Capital		
Capital (# shs. au. 2,500) (# shs. otst. 2,340)		59
Surplus		641
Undivided profits & capital res.		701
Total Equity Capital	1	401
TOTAL	17	394

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 31,530 Craighead County
Chartered February 14, 1904 P.O. Box 1617 Telephone Number 932-2131
Zip Code 72401
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sloan Rainwater.. Chm. & President
Wm. I. Rainwater ... Vice Chairman
Joyce Bridger ..... Vice Pres.
Audrey Glenn ..... Vice Pres.
Max G. Cobb..... Assist. Vice Pres.
Loyce Mink ..... Assist. Vice Pres.
Greg Miller ..... Assist. Vice Pres.
Eva Beeler..... Assist. Vice Pres.
Linda McDaniel ..... Cashier
Brenda Griffith..... Assist. Cashier
Mary Ann Bridger .. Assist. Cashier
Gail Neblett..... Assist. Cashier
Martha White ..... Assist. Cashier & Trust Officer

Directors:

Sloan Rainwater
Wm. I. Rainwater
Weldon Rainwater, M.D.
Grover Poole, M.D.
J. A. Tomlinson
Gerald G. Watkins
A. B. Clark
Wallace Fowler, Advisory Director

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	436
U.S. Treasury securities	1	099
Oblig. of other U.S. Gov't agencies & corporations	3	866
Oblig. of States & political subdivisions	3	963
All other securities		830
Excess funds sold		800
Loans, Net	20	433
Bank premises, furniture and fixtures	1	223
All other assets	1	097
TOTAL	36	747

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	015
Time dep., ind., part., corp.	20	081
U.S. Gov't deposits		1
Dep. of States & subdivisions	5	779
Certified & Officers' cks.		174
Total deposits	33	050
All other liabilities		497
Total liabilities	33	547
Equity Capital		
Capital (# shs. au. 75,000) (# shs. otst. 75,000)		750
Surplus	1	000
Undivided profits & capital res.		625
Total Equity Capital	2	375
Subordinated notes & debentures		825
TOTAL	36	747

CITIZENS BANK OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
Zip Code 72401
Number of Branches: Inside City — 4; Outside City — 2
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

*Herbert H. McAdams..... Chm. of the Board
Walter A. DeRoeck ..... President
Donald Timms..... Exec. Vice Pres.
L. D. Walker ..... Sr. Vice Pres.
Ralph Halk ..... Admin. Vice. Pres.

Directors:

Eugene B. Smith, Jr.
Hall McAdams
Minor M. Markle
Oscar J. Melton
John C. Deacon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	12	083
U.S. Treasury securities	15	471
Oblig. of other U.S. Gov't agencies & corporations	2	519
Oblig. of States & political subdivisions	12	708
All other securities	1	331
Excess funds sold	3	100
Loans, Net	79	834
Bank premises, furniture and fixtures	2	047
All other assets	3	965
TOTAL	133	058

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	23	714
Time dep., ind., part., corp.	75	129
U.S. Gov't deposits		201
Dep. of States & subdivisions	9	164
All other deposits	4	536
Certified & Officers' cks.		725
Total deposits	113	469
Excess funds purchased	6	339
All other liabilities	2	860
Total liabilities	122	668
Equity Capital		
Capital (# shs. au. 217,000) (# shs. otst. 217,000)	2	170
Surplus	1	330
Undivided profits & capital res.	4	510
Total Equity Capital	8	010
Subordinated notes & debentures	2	380
TOTAL	133	058

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372
Zip Code 72401
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Marcom ..... Chief Ex. Off.
Ron Jackson ..... Exec. Vice Pres.
Frank Falls..... Exec. Vice Pres.
Everett Bandy ..... Sr. Vice Pres.
Steve Alston ..... Cashier & Assist. Vice Pres.

Directors:

Mary Lee Marcom
Ed Cherry
Bill Brown
Doswell McDaniel
Harold Crall

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	638
U.S. Treasury securities		314
Oblig. of other U.S. Gov't agencies & corporations	7	699
Oblig. of States & political subdivisions	4	052
All other securities		903
Excess funds sold		613
Loans, Net	26	521
Bank premises, furniture and fixtures		698
All other assets	1	769
TOTAL	46	207

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	875
Time dep., ind., part., corp.	27	527
U.S. Gov't deposits		85
Dep. of States & subdivisions	6	668
All other deposits		30
Certified & Officers' cks.		245
Total deposits	41	430
Excess funds purchased		340
All other liabilities	1	012
Total liabilities	42	782
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus	1	300
Undivided profits & capital res.		925
Total Equity Capital	2	525
Subordinated notes & debentures		900
TOTAL	46	207

MERCANTILE BANK, JONESBORO

Population 31,530 Craighead County
Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
Zip Code 72401
Number of Branches: Inside City — 5; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Charles Frierson, III ..... President
George Delaney, Jr..... Exec. V. P.
Naomi Craft..... Vice Pres.
Norman Leonard ..... Vice Pres.

*Designates Chief Executive Officer

Directors:

Marystel Appleton
Millie Blindman
Roy Cooper
George F. Delaney, Jr.
W. M. Freeze, Jr.
Charles Frierson, III
Lynn Greene
Raymond (Chubby) Heern
A. M. Heringer, Jr.
Ben Lamberth
J. W. Ledbetter, M.D.
Tom Loberg
J. C. Mahon
B. E. McKee, MD
Alan Patteson, Jr.
M. O. Peeler, MD
Frank Snellgrove
M. G. (Mabe) Spurlock

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	6	303
U.S. Treasury securities	6	841
Oblig. of other U.S. Gov't agencies & corporations	4	088
Oblig. of States & political subdivisions	15	985
All other securities	1	523
Excess funds sold		700
Loans, Net	69	763
Bank premises, furniture and fixtures	1	492
All other assets	4	882
TOTAL	111	577

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	16	045
Time dep., ind., part., corp.	75	207
U.S. Gov't deposits		130
Dep. of States & subdivisions	4	336
All other deposits		112
Certified & Officers' cks.	1	696
Total deposits	97	526
Excess funds purchased	1	859
All other liabilities	2	519
Total liabilities	101	904
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	2	225
Undivided profits & capital res.	6	323
Total Equity Capital	9	548
Subordinated notes & debentures		125
TOTAL	111	577

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 2,025 White County
Chartered May 29, 1913 P.O. Box I Telephone Number 729-3148
Zip Code 72081
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E. O. Yancey ..... Chairman
E. D. Yancey ..... President
W. R. Meador, Jr. ..... Secretary
J. H. Graves ..... Vice Pres.
*Jim Emfinger ..... Exec. Vice Pres.

Directors:

E. O. Yancey
E. D. Yancey
W. R. Meador, Jr.
J. H. Graves

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		396
U.S. Treasury securities	2	337
Oblig. of States & political subdivisions		897
Excess funds sold		200
Loans, Net	1	635
Bank premises, furniture and fixtures		113
TOTAL	5	578

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	530
Time dep., ind., part., corp.	2	774
U.S. Gov't deposits		18
Dep. of States & subdivisions		519
Certified & Officers' cks.		7
Total deposits	4	848
All other liabilities		4
Total liabilities	4	852
Equity Capital		
Capital (# shs. au. 2,800) (# shs. otst. 2,800)		70
Surplus		200
Undivided profits & capital res.		456
Total Equity Capital		726
TOTAL	5	578

UNION STATE BANK, JUNCTION CITY

Population 813 Union County
Chartered August 28, 1933 P.O. Box F Telephone Number 924-4552
Zip Code 71749
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Marsh..... President
Jerry Ray Hambrick..... Vice Pres.
Barbara Daniels..... Cashier
Mary Alice Jones... Assist. Cashier

Directors:

John F. Marsh
Alvin Y. Green, Sr.
T. T. Fields
L. A. Jenkins
Leonard L. Hampson
C. A. Reed, Jr.
Russell G. Adams
John M. Shackleford, Jr.
J. B. Allen, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		616
U.S. Treasury securities		399
Oblig. of other U.S. Gov't agencies & corporations		919
Oblig. of States & political subdivisions		568
All other securities	1	381
Excess funds sold	1	400
Loans, Net	7	227
Bank premises, furniture and fixtures		87
All other assets		219
TOTAL	12	816

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	336
Time dep., ind., part., corp.	8	400
U.S. Gov't deposits		2
Dep. of States & subdivisions		635
Certified & Officers' cks.		46
Total deposits	11	419
All other liabilities		535
Total liabilities	11	954
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		200
Undivided profits & capital res.		362
Total Equity Capital		862
TOTAL	12	816

BANK OF KENSETT, KENSETT

Population 1,751 White County
Chartered February 17, 1922 P.O. Box 356 Telephone Number 742-3211
Zip Code 72082
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
Roger Q. Mills	President	Roger Q. Mills
*Jno. H. Johnston, Jr.	Vice Pres.	Jno. H. Johnston, Jr.
Mrs. Patsy Scott	Cashier	William P. Mills

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		191
U.S. Treasury securities		593
Excess funds sold	1	160
Loans, Net		293
Bank premises, furniture and fixtures		12
TOTAL	2	249

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		899
Time dep., ind., part., corp.		276
Dep. of States & subdivisions		410
Total deposits	1	585
Total liabilities	1	585
Equity Capital		
Capital (# shs. au. 500) (# shs. otst. 500)		50
Surplus		50
Undivided profits & capital res.		564
Total Equity Capital		664
TOTAL	2	249

BANK OF KINGSTON, KINGSTON

Population 150 Madison County
Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
Zip Code 72742
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — One

Principal Officers:

James B. McDougal . Chm. of Board
*Stephen A. Smith ..... President
Gary W. Bunch ..... Ex. V. P.
Susan McDougal ..... Vice Pres.
Jim Scott ..... Vice Pre

Directors:

J. Vaughan
J. Spurlock
D. Samples
J. G. Tucker
J. Baldridge
G. Bunch
G. Easterling
S. Brashears
J. Thompson
J. Shrum
S. McDougal
J. McDougal
A. Smith
S. Smith

*Designates Chief Executive Offic

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		356
U.S. Treasury securities		722
Oblig. of other U.S. Gov't agencies & corporations		401
Oblig. of States & political subdivisions		143
All other securities		43
Excess funds sold	1	000
Loans, Net	2	774
Bank premises, furniture and fixtures		121
TOTAL	5	560

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		518
Time dep., ind., part., corp.	3	864
Dep. of States & subdivisions		408
Certified & Officers' cks.		2
Total deposits	4	792
All other liabilities		243
Total liabilities	5	035
Equity Capital		
Capital (# shs. au. 800) (# shs. otst. 625)		63
Surplus		425
Undivided profits & capital res.		37
Total Equity Capital		525
TOTAL	5	560

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,088 Chicot County
Chartered October 14, 1937 P.O. Box 727 Telephone Number 265-2241
Zip Code 71653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dr. J. H. Burge .. Chm. of the Board
Douglas C. Wynn ..... President
*Hermon Carlton ... Exec. Vice Pres.
R. Trafton Williams..... Vice Pres.
Joyce Bell..... Vice Pres. & Auditor
Dessie Lee Gibbs ..... Vice Pres.
Jakie June Gibson ..... Cashier

Directors:

Sam E. Angel
William W. Bunker
Dr. J. H. Burge
Dr. J. P. Burge
Hermon Carlton
David F. Gillison, Sr.
David F. Gillison, Jr.
Bill R. Holloway
Ned Mazzanti
Joe Pieroni
George Pine
Linwood Smith
Douglas C. Wynn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	151
U.S. Treasury securities		995
Oblig. of other U.S. Gov't agencies & corporations	6	000
Oblig. of States & political subdivisions	4	540
Excess funds sold		350
Loans, Net	15	915
Bank premises, furniture and fixtures		316
All other assets		696
TOTAL	29	963

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	810
Time dep., ind., part., corp.	19	296
U.S. Gov't deposits		19
Dep. of States & subdivisions	1	538
Certified & Officers' cks.		18
Total deposits	26	681
All other liabilities		500
Total liabilities	27	181
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus	1	500
Undivided profits & capital res.		982
Total Equity Capital	2	782
TOTAL	29	963

FIRST STATE BANK AND TRUST COMPANY, LAKE VILLAGE

Population 3,088 Chicot County
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366
Zip Code 71653
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Fred P. Michael..... President
Ben V. Floriani .... Exec. Vice Pres.
Michael S. Cashion .... Vice Pres. & Cashier
Freddie Black ..... Vice Pres. & Trust Officer
Linda Pearson.... Assist. Vice Pres. & Auditor

Directors:

Charles S. Bennett
Herman Berkemeyer
Freddie Black
James R. Burchfield
Ohmer C. Burnside
Michael S. Cashion
William H. Drew
Ben V. Floriani
J. P. Hampton
Cullen Livingston
Doyne W. Loyd
Marvin D. Loyd
Geno Mazzanti, Jr.
Fred P. Michael
Gordon A. Norris
Carl O. Powell
Ted Thornton
Richard L. Pratt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	331
U.S. Treasury securities	3	646
Oblig. of other U.S. Gov't agencies & corporations	1	000
Oblig. of States & political subdivisions	3	168
Excess funds sold		300
Loans, Net	6	676
Bank premises, furniture and fixtures		324
TOTAL	16	445

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	743
Time dep., ind., part., corp.	11	204
Dep. of States & subdivisions		958
Certified & Officers' cks.		113
Total deposits	15	018
Total liabilities	15	018
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		100
Surplus	1	150
Undivided profits & capital res.		177
Total Equity Capital	1	427
TOTAL	16	445

CITIZENS BANK OF LAVACA, LAVACA

Population 1,092 Sebastian County
Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-2297
Zip Code 72941
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Ronald Udouj ..... Chm. of Board
*James N. Patterson ..... President
Larry D. Hurst ..... Sr. Vice Pres.
Gary W. Carmack ..... Vice Pres.

Directors:

Ronald Udouj
James N. Patterson
Larry D. Hurst

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		906
U.S. Treasury securities		609
Oblig. of other U.S. Gov't agencies & corporations	1	605
Oblig. of States & political subdivisions		26
Excess funds sold		175
Loans, Net	7	975
Bank premises, furniture and fixtures		329
All other assets		17
TOTAL	11	642

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	705
Time dep., ind., part., corp.	7	245
Dep. of States & subdivisions	1	446
Certified & Officers' cks.		57
Total deposits	10	453
All other liabilities		200
Total liabilities	10	653
Equity Capital		
Capital (# shs. au. 18,000) (# shs. otst. 18,000)		225
Surplus		425
Undivided profits & capital res.		289
Total Equity Capital		939
Subordinated notes & debentures		50
TOTAL	11	642

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,882 Mississippi County
Chartered January 23, 1951 P.O. Box 140 Telephone Number 539-6354
Zip Code 72438
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. Lee Bearden..... President
Edna L. Kennett... Exec. Vice Pres.
Linda Young ..... Cashier

Directors:

J. Lee Bearden
Edna L. Kennett
Nelson Henry
T. N. Rodman, M.D.
J. L. Swihart

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		280
U.S. Treasury securities	1	495
Oblig. of other U.S. Gov't agencies & corporations	1	711
Oblig. of States & political subdivisions	1	296
Excess funds sold		800
Loans, Net	1	820
Bank premises, furniture and fixtures		81
All other assets		2
TOTAL	7	485

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	240
Time dep., ind., part., corp.	3	884
Dep. of States & subdivisions	1	076
Certified & Officers' cks.		16
Total deposits	6	216
Total liabilities	6	216
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		900
Undivided profits & capital res.		269
Total Equity Capital	1	269
TOTAL	7	485

LITTLE RIVER BANK, LEPANTO

Population 1,964 Poinsett County
Chartered November 21, 1919 P.O. Box 340 Telephone Number 475-2306
Zip Code 72354
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

D. F. Portis ..... Chm. of Board
*Grady Watkins, Jr. ..... President
T. G. Thompson, Jr. ..... Vice Pres./ Cashier
J. C. Portis ..... Vice Pres.
Blanche Nash ..... Assist. Cashier
David Chandler ..... Assist. Cashier

Directors:

A. T. Bell
W. H. Cross, Sr.
Mrs. Julanne Ingram
Junaway Payne
Ernest B. Portis
D. F. Portis
J. C. Portis
T. G. Thompson, Jr.
Mrs. Danette Watkins
Grady Watkins, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		595
U.S. Treasury securities	2	411
Oblig. of other U.S. Gov't agencies & corporations		983
Oblig. of States & political subdivisions	3	548
All other securities		25
Excess funds sold	1	100
Loans, Net	6	829
Bank premises, furniture and fixtures		33
All other assets		403
TOTAL	15	927

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	352
Time dep., ind., part., corp.	9	859
U.S. Gov't deposits		7
Dep. of States & subdivisions	1	161
Certified & Officers' cks.		19
Total deposits	13	398
All other liabilities		276
Total liabilities	13	674
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus	1	000
Undivided profits & capital res.		853
Total Equity Capital	2	253
TOTAL	15	927

LESLIE STATE BANK, LESLIE

Population 501 Searcy County
Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2200
Zip Code 72645
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Tilley..... Chm. of Board
Ben Allen..... President
Bill Seeger..... Exec. Vice Pres.
Helen McBride..... Sr. Vice Pres.
Ronnie Housley..... Vice Pres.
Mary Jane Horton..... Cashier

Directors:

Jim Tilley
Ben Allen
Jerald Barnett
Bill Seeger
Virgil Blair
Lex Treece
Bob Derickson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		501
U.S. Treasury securities	1	356
Oblig. of other U.S. Gov't agencies & corporations		380
Oblig. of States & political subdivisions		758
Excess funds sold		200
Loans, Net	6	923
Bank premises, furniture and fixtures		195
All other assets		313
TOTAL	10	626

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	476
Time dep., ind., part., corp.	7	888
U.S. Gov't deposits		4
Dep. of States & subdivisions		389
Certified & Officers' cks.		5
Total deposits	9	762
All other liabilities		106
Total liabilities	9	868
Equity Capital		
Capital (# shs. au. 1,300) (# shs. otst. 1,300)		130
Surplus		375
Undivided profits & capital res.		253
Total Equity Capital		758
TOTAL	10	626

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,476 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
Zip Code 71845
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

J. C. Landes ..... Chm. of the Board
*W. H. Triplett, Jr..... Vice Chm. of Board
Charles H. Moore ..... President
Wilma Willbanks .... Ex. Vice Pres.
Paul Mahar ..... Vice Pres.

Directors:

J. C. Landes
Larry Burrow
W. H. Triplett, Jr.
P. D. Burton, Jr.
Charles H. Moore
Paul J. English
Wilma Willbanks
J. A. Harrel
Elmer L. Harris
Henry Moore III
Aileen S. Landes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	053
U.S. Treasury securities	2	028
Oblig. of other U.S. Gov't agencies & corporations	3	002
Oblig. of States & political subdivisions	2	735
All other securities		24
Excess funds sold		650
Loans, Net	11	375
Bank premises, furniture and fixtures		122
All other assets		143
TOTAL	21	132

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	694
Time dep., ind., part., corp.	15	413
U.S. Gov't deposits		47
Dep. of States & subdivisions	1	228
Certified & Officers' cks.		90
Total deposits	19	472
Total liabilities	19	472
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		700
Undivided profits & capital res.		860
Total Equity Capital	1	660
TOTAL	21	132

BANK OF LINCOLN, LINCOLN

Population 1,422 Washington County
Chartered March 19, 1903 P.O. Box 98 Telephone Number 824-3232
Zip Code 72744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Loyd R. Swope ..... President
Kenneth D. Cox.... Exec. Vice Pres.
Larry Karnes..... Vice Pres.
Darlene Cheatham.. Assist. V. Pres.
Ronnie Rinehart..... Cashier
Nell Kidd..... Compliance Off.

Directors:

John Lewis
S. H. Pitts
Loyd Swope
R. H. Pitts
Forrest Rodgers
Kenneth D. Cox
B. J. Basden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	473
U.S. Treasury securities	3	234
Oblig. of other U.S. Gov't agencies & corporations	1	001
Oblig. of States & political subdivisions	4	298
All other securities		75
Loans, Net	14	226
Bank premises, furniture and fixtures		174
All other assets		700
TOTAL	25	181

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	518
Time dep., ind., part., corp.	18	058
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	080
Certified & Officers' cks.		33
Total deposits	22	693
All other liabilities		526
Total liabilities	23	219
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		200
Undivided profits & capital res.	1	262
Total Equity Capital	1	662
Subordinated notes & debentures		300
TOTAL	25	181

PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 158,461 Pulaski County
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700
Zip Code 72207
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. East... Chief Exec. Officer & Chm.
J. A. McEntire, III.... Vice Chm. of the Board
Thomas Purifoy ..... President
Robert C. Magee ..... Sr. Vice Pres.
James E. Brantley.... Sr. Vice Pres.
James N. Pierce ..... Sr. Vice Pres.
Marilyn Pearce..... Vice Pres. & Cashier
Carl Vess ..... Sr. Vice Pres.

Directors:

James C. East
J. A. McEntire, III
Troy Churchman
Mark V. Williamson
Thomas L. Hodges
R. L. Schultz, Jr.
Thomas Purifoy
William E. Cockrell, Jr.
David Banks
Sidney Weniger

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	581
U.S. Treasury securities	4	120
Oblig. of other U.S. Gov't agencies & corporations	16	673
Oblig. of States & political subdivisions	3	824
All other securities		45
Loans, Net	27	892
Bank premises, furniture and fixtures	3	619
All other assets	2	856
TOTAL	62	610

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	14	482
Time dep., ind., part., corp.	31	322
U.S. Gov't deposits		66
Dep. of States & subdivisions	3	256
All other deposits	1	734
Certified & Officers' cks.		269
Total deposits	51	129
Excess funds purchased	3	182
All other liabilities	3	874
Total liabilities	58	185
Equity Capital		
Capital (# shs. au. 226,000) (# shs. otst. 166,331)	1	663
Surplus	1	200
Undivided profits & capital res.		262
Total Equity Capital	3	125
Subordinated notes & debentures	1	300
TOTAL	62	610

BANK OF LOCKESBURG, LOCKESBURG

Population 620 Sevier County
Chartered October 14, 1902 P.O. Box 118 Telephone Number 289-2541
Zip Code 71846
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Leonard L. Hampson..... President
*Larry W. Hale..... Ex. Vice Pres.
Barbara D. Kitchens... Assist. V.P.
Bobbie J. Simmons..... Cashier

Directors:

Leonard L. Hampson
Wanda C. Hampson
Mary F. Hampson
Larry W. Hale

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	114
U.S. Treasury securities	2	152
Oblig. of other U.S. Gov't agencies & corporations		896
Oblig. of States & political subdivisions		912
Loans, Net	4	917
Bank premises, furniture and fixtures		246
All other assets		17
TOTAL	10	254

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	324
Time dep., ind., part., corp.	6	840
U.S. Gov't deposits		2
Dep. of States & subdivisions	1	112
Certified & Officers' cks.		30
Total deposits	9	308
Excess funds purchased		150
All other liabilities		79
Total liabilities	9	537
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		75
Surplus		175
Undivided profits & capital res.		467
Total Equity Capital		717
TOTAL	10	254

FIRST STATE BANK, LONOKE

Population 4,128 Lonoke County
Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
Zip Code 72086
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. O. Bennett ..... President
Charles E. Ford .... Exec. Vice Pres.
J. W. Rye ..... Assist. Vice Pres.
Mary Strickland .... Assist. Cashier
Linda Browning .... Assist. Cashier

Directors:

J. O. Bennett
Wayne Bennett, Sr.
Neil Bennett, Sr.
H. Austin Grimes, M.D.
Wayne Bennett, Jr.
Neil Bennett, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	764
U.S. Treasury securities	5	403
Oblig. of States & political subdivisions	2	582
Excess funds sold	8	400
Loans, Net	13	440
Bank premises, furniture and fixtures		305
All other assets		934
TOTAL	34	828

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	924
Time dep., ind., part., corp.	18	796
U.S. Gov't deposits		28
Dep. of States & subdivisions	4	105
Certified & Officers' cks.		223
Total deposits	30	076
All other liabilities		489
Total liabilities	30	565
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 16,000)		400
Surplus	1	600
Undivided profits & capital res.	2	263
Total Equity Capital	4	263
TOTAL	34	828

FARMERS BANK & TRUST COMPANY, MAGNOLIA

Population 11,909 Columbia County
Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
Zip Code 71753
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. S. Warnock, Jr. ..... President
Bob L. Burns..... Vice Pres.
Mrs. T. H. Reeves ..... Vice Pres.
Cameron Dodson ..... Vice Pres.
T. H. Bradley, Jr..... Vice Pres.
Dean Reagan ..... Exec. Vice Pres. & Cashier
M. E. Fitzpatrick . Assist. Vice Pres. & Assist. Cashier

Directors:

T. H. Bradley, Jr.
Bob L. Burns
L. E. Davis, Jr.
Cameron Dodson
W. E. Fullenwider
John W. Harsh
Mrs. T. H. Reeves
R. S. Warnock, Jr.
Joe D. Woodward

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	525
U.S. Treasury securities	5	052
Oblig. of other U.S. Gov't agencies & corporations	10	080
Oblig. of States & political subdivisions	8	002
Excess funds sold	1	300
Loans, Net	12	215
Bank premises, furniture and fixtures		369
All other assets		821
TOTAL	40	364

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	997
Time dep., ind., part., corp.	26	003
U.S. Gov't deposits		22
Dep. of States & subdivisions	2	476
Certified & Officers' cks.		101
Total deposits	35	599
All other liabilities		512
Total liabilities	36	111
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	000
Undivided profits & capital res.	3	153
Total Equity Capital	4	253
TOTAL	40	364

BANK OF MALVERN, MALVERN

Population 10,163 Hot Spring County
Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966
Zip Code 72104
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Glenville Rhodes .... Chm. of Board
*Paul L. Offutt ..... President
James D. Ferguson .. Exec. V. Pres.
Donald J. Tackett ..... Vice Pres. & Cashier
Marsha Tanner..... Vice Pres.

Directors:

Ray N. Boyle
Sam R. Clark
Dorsey D. Glover
Wm. H. Glover
Joe C. Keith
Paul L. Offutt
Glenville Rhodes
Cary E. Young
Tom Ross Young, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	659
U.S. Treasury securities	12	142
Oblig. of other U.S. Gov't agencies & corporations	4	827
Oblig. of States & political subdivisions	5	969
All other securities		100
Loans, Net	15	475
Bank premises, furniture and fixtures		839
All other assets	1	110
TOTAL	42	121

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp	6	071
Time dep., ind., part., corp.	28	594
U.S. Gov't deposits		93
Dep. of States & subdivisions	2	245
Certified & Officers' cks.		130
Total deposits	37	133
Excess funds purchased		500
All other liabilities		710
Total liabilities	38	343
Equity Capital		
Capital (# shs. au. 12,000). (# shs. otst. 12,000)		300
Surplus	1	200
Undivided profits & capital res.	2	278
Total Equity Capital	3	778
TOTAL	42	121

PEOPLES BANK, MAMMOTH SPRING

Population 1,158 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235
Zip Code 72554
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Cloy H. Culver..... President
*William O. Pace ..... Vice Pres.
David Smith ..... Cashier
Norma G. Pace ..... Assist. Cashier

Directors:

Auda M. Culver
Cloy H. Culver
William O. Pace
Jim B. Plumlee
M. H. Powell

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		510
U.S. Treasury securities	2	145
Oblig. of other U.S. Gov't agencies & corporations	3	115
Oblig. of States & political subdivisions	1	526
All other securities		816
Excess funds sold		80
Loans, Net	2	842
Bank premises, furniture and fixtures		277
TOTAL	11	311

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	246
Time dep., ind., part., corp.	7	331
U.S. Gov't deposits		9
Dep. of States & subdivisions		688
Total deposits	10	274
Total liabilities	10	274
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		637
Total Equity Capital	1	037
TOTAL	11	311

MERCHANTS & PLANTERS BANK, MANILA

Population 2,553 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Peggy F. Cheadle ..... Chairman
Lora M. Fleeman ..... President
*Max H. Schrader .. Exec. Vice Pres.
James B. Cheadle..... Vice Pres.
Hulen Faulkner ..... Vice Pres.
Norma Jackson..... Cashier

Directors:

Peggy F. Cheadle
Lora M. Fleeman
Betty F. Schrader
James B. Cheadle
Wm. Borowsky
L. E. Townsend
Hulen Faulkner
Max H. Schrader

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		476
U.S. Treasury securities		447
Oblig. of other U.S. Gov't agencies & corporations	1	073
Oblig. of States & political subdivisions		406
Excess funds sold		750
Loans, Net	3	700
Bank premises, furniture and fixtures		145
All other assets		9
TOTAL	7	006

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	342
Time dep., ind., part., corp.	3	575
U.S. Gov't deposits		31
Dep. of States & subdivisions	1	068
Certified & Officers' cks.		29
Total deposits	6	045
Total liabilities	6	045
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		100
Surplus		350
Undivided profits & capital res.		511
Total Equity Capital		961
TOTAL	7	006

BANK OF MANSFIELD, MANSFIELD

Population 1,000 Sebastian County
Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418
Zip Code 72944
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Bruce H. Shaw ..... Chm. of Board
*Joe McCain ..... President
Richard B. Shaw ..... Vice Pres.
Gilmer K. Dixon ..... Vice Pres.
Paul Lovett ..... Vice Pres.
Melba Conaway ..... Vice Pres. & Cashier
Paula Coward .... Assist. Vice Pres.
Liz Hoppengarner Assist. Vice Pres.

Directors:

Bruce H. Shaw, Chairman
Joe McCain
Richard B. Shaw
S. D. Barnes
Melba Conaway
S. M. Taylor
Gilmer Dixon
W. W. Holbrook

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		442
U.S. Treasury securities	5	426
Oblig. of other U.S. Gov't agencies & corporations	1	693
Oblig. of States & political subdivisions	1	941
Excess funds sold		475
Loans, Net	3	856
Bank premises, furniture and fixtures		175
All other assets		374
TOTAL	14	382

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	136
Time dep., ind., part., corp.	9	838
U.S. Gov't deposits		5
Dep. of States & subdivisions		621
Certified & Officers' cks.		75
Total deposits	12	675
All other liabilities		287
Total liabilities	12	962
Equity Capital		
Capital (# shs. au. 9,600) (# shs. otst. 9,600)		240
Surplus		240
Undivided profits & capital res.		940
Total Equity Capital	1	420
TOTAL	14	382

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,220 Lee County
Chartered January 9, 1942 P.O. Box 479 Telephone Number 295-2535
Zip Code 72360
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*William J. McClain ..... President
Mary Dupuy .. Vice Pres. & Cashier
James T. McMahan, II... Vice Pres.
Letha H. Smith..... Assist. Cashier
Marie Vickers ..... Assist. Cashier

Directors:

John F. Miller, Chairman
James D. Burkett
Dan H. Felton, III
Jack R. Gentry
Thomas H. Gist, Jr.
William J. McClain
James T. McMahan, II
Robert F. Mahan
J. B. Smith
D. E. Webb, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	183
U.S. Treasury securities	2	467
Oblig. of other U.S. Gov't agencies & corporations	3	078
Oblig. of States & political subdivisions	1	603
All other securities		409
Excess funds sold		650
Loans, Net	3	538
Bank premises, furniture and fixtures		144
TOTAL	13	072

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	963
Time dep., ind., part., corp.	6	259
U.S. Gov't deposits		12
Dep. of States & subdivisions	1	755
Certified & Officers' cks.		21
Total deposits	12	010
All other liabilities		11
Total liabilities	12	021
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		75
Surplus		800
Undivided profits & capital res.		176
Total Equity Capital	1	051
TOTAL	13	072

CITIZENS BANK, MARION

Population 2,996 Crittenden County
Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232
Zip Code 72364
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*A. J. Lumpkin ..... President
William R. Reynolds ..... Vice Pres.
Mary L. Hoskins ..... Cashier
Ida Mae Williams ... Assist. Cashier
Lucille H. Brackin .. Assist. Cashier

Directors:

Wilson P. Barton
C. H. Bond, Jr.
Sanders Carter
Julian Hardin
Allen B. Helms
A. J. Lumpkin
A. H. Neely
Dino Pirani
J. F. Rieves, Jr.
Ray D. Ross
Aldo Stupenti
Dana F. Sulcer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		984
U.S. Treasury securities		475
Oblig. of other U.S. Gov't agencies & corporations	1	794
Oblig. of States & political subdivisions	4	399
Excess funds sold	1	000
Loans, Net	3	864
Bank premises, furniture and fixtures		489
All other assets		6
TOTAL	13	011

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	317
Time dep., ind., part., corp.	5	291
U.S. Gov't deposits		4
Dep. of States & subdivisions	2	900
Certified & Officers' cks.		1
Total deposits	10	513
All other liabilities		100
Total liabilities	10	613
Equity Capital		
Capital (# shs. au. 1,500) (# shs. otst. 1,500)		150
Surplus		950
Undivided profits & capital res.	1	298
Total Equity Capital	2	398
TOTAL	13	011

MARKED TREE BANK, MARKED TREE

Population 3,201 Poinsett County
Chartered March 3, 1932 P.O. Box 160 Telephone Number 358-2600
Zip Code 72365
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*John A. Brunner, Jr. ..... President
J. P. Hutchins ..... Cashier
Frances Whitlow ... Assist. Cashier
Louise Anglin ..... Assist. Cashier
Norma Hendrix..... Assist. Cashier

Directors:

Gloria Ritter, Chmn.
John A. Brunner, Jr.
Mary Ann Arnold
Frank Brunner, Jr.
J. Robert Brunner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	125
U.S. Treasury securities	7	310
Oblig. of other U.S. Gov't agencies & corporations	2	774
Oblig. of States & political subdivisions	1	038
Loans, Net	3	169
Bank premises, furniture and fixtures		90
TOTAL	15	506

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	880
Time dep., ind., part., corp.	8	841
U.S. Gov't deposits		55
Dep. of States & subdivisions	1	317
Certified & Officers' cks.		57
Total deposits	14	150
Total liabilities	14	150
Equity Capital		
Capital (# shs. au. 2,500) (# shs. otst. 2,500)		250
Surplus		300
Undivided profits & capital res.		806
Total Equity Capital	1	356
TOTAL	15	506

THE CITIZENS BANK, MARSHALL

Population 1,595 Searcy County
Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341
Zip Code 72650
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Jim Tilley ..... Chairman
Jerald M. Barnett ... Vice Chairman
*James W. Daniel ..... President
Bill O. Watts ..... Sr. Vice Pres.
M. Malcolm Winters ..... Vice Pres.
Brenda Harness ..... Cashier
Danny Horton ... Assist. Vice Pres.
Bernece Myatt ..... Assist. Cashier
Patsy Massey ..... Assist. Cashier

Directors:

Ben Allen
Jerald M. Barnett
J. C. Baker, Jr.
George E. Daniel
James W. Daniel
Dewey Massey
Ancil Mays
Jim Tilley
Bill O. Watts

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	529
U.S. Treasury securities		735
Oblig. of other U.S. Gov't agencies & corporations		525
Oblig. of States & political subdivisions	1	940
Excess funds sold		900
Loans, Net	11	342
Bank premises, furniture and fixtures		251
All other assets		490
TOTAL	17	712

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	244
Time dep., ind., part., corp.	10	949
U.S. Gov't deposits		13
Dep. of States & subdivisions	1	643
Certified & Officers' cks.		14
Total deposits	15	863
All other liabilities		217
Total liabilities	16	080
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		400
Surplus		500
Undivided profits & capital res.		432
Total Equity Capital	1	332
Subordinated notes & debentures		300
TOTAL	17	712

BANK OF MARVELL, MARVELL

Population 1,751 Phillips County
Chartered January 8, 1903 P.O. Box 67 Telephone Number 829-2596
Zip Code 72366
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Gibson Turley, Sr. ..... President & Chairman
Tommie E. Shackelford, Jr.. V. Pres.
Gibson Turley, Jr. ..... Vice Pres.
Frank G. Wallace. Assist. Vice Pres.
Patty Sue Russell..... Cashier

Directors:

Gibson Turley, Sr.
J. A. Hill
Gibson Turley, Jr.
James H. Hill
Virginia Turley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		425
U.S. Treasury securities	3	097
Oblig. of other U.S. Gov't agencies & corporations	3	945
Oblig. of States & political subdivisions	2	583
Excess funds sold		615
Loans, Net	1	660
Bank premises, furniture and fixtures		143
All other assets		36
TOTAL	12	504

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	389
Time dep., ind., part., corp.	6	629
U.S. Gov't deposits		13
Dep. of States & subdivisions	1	900
Certified & Officers' cks.		40
Total deposits	10	971
All other liabilities		87
Total liabilities	11	058
Equity Capital		
Capital (# shs. au. 6,000) (# shs. otst. 6,000)		150
Surplus		500
Undivided profits & capital res.		796
Total Equity Capital	1	446
TOTAL	12	504

BANK OF McCRORY, McCRORY

Population 1,942 Woodruff County
Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
Zip Code 72101
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*I. N. Arnof ..... Chm. of the Board
Hulon Cain ..... President
James Taylor ..... Cashier
Margaret Collier ..... Vice Pres.
Bobby Trotter .... Assist. Vice Pres.

Directors:

I. N. Arnof
John G. Thompson
John D. Eldridge
H. Ripley Thompson
Ian Arnof
John D. Eldridge III
G. L. Morris, Jr.
Edwin B. Conner, Jr.
Hulon Cain
Donald Cain
Fletcher C. Lewis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	430
U.S. Treasury securities	6	900
Oblig. of other U.S. Gov't agencies & corporations	4	200
Oblig. of States & political subdivisions	4	592
All other securities		81
Excess funds sold	3	475
Loans, Net	9	123
Bank premises, furniture and fixtures		130
All other assets		799
TOTAL	33	730

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	421
Time dep., ind., part., corp.	19	689
U.S. Gov't deposits		35
Dep. of States & subdivisions	1	260
Certified & Officers' cks.		37
Total deposits	29	442
All other liabilities		919
Total liabilities	30	361
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	000
Undivided profits & capital res.	1	869
Total Equity Capital	3	369
TOTAL	33	730

McGEHEE BANK, McGEHEE

Population 5,671 Desha County
Chartered December 5, 1933 P.O. Box 787 Telephone Number 222-3151
Zip Code 71654
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Ouside City — None

Principal Officers:

Sam Bowman ..... Chm. of Board
*Bill Bowman ..... President
John Potter .... Vice Chm. of Board
Bill Williams ..... Exec. V.P. & T.O.

Directors:

Robert H. Adcock
Fred P. Blanks
Bill Bowman
Sam Bowman
Jimmy L. Buford
Bill Elliott
John L. Maier, Jr.
John Potter
Buren Sharpe
Mark Sherland, Jr.
James N. Smith
W. A. Smith
Cecil Simpson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	754
U.S. Treasury securities	1	016
Oblig. of States & political subdivisions	4	715
All other securities		441
Excess funds sold	2	775
Loans, Net	37	185
Bank premises, furniture and fixtures		367
All other assets	1	243
TOTAL	49	496

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	387
Time dep., ind., part., corp.	33	470
U.S. Gov't deposits		24
Dep. of States & subdivisions	3	242
Certified & Officers' cks.		203
Total deposits	43	326
All other liabilities		870
Total liabilities	44	196
Equity Capital		
Capital (# shs. au. 80,000) (# shs. otst. 80,000)	1	000
Surplus	1	500
Undivided profits & capital res.	2	800
Total Equity Capital	5	300
TOTAL	49	496

THE BANK OF MELBOURNE, MELBOURNE

Population 1,626 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
Zip Code 72556
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Charles C. Miller..... President
*R. Clinton Hawkins .. Exec. V. Pres.
Gwenn Lea..... Vice Pres.
Ernestine Marlin ..... Cashier
Mary F. Tate ..... Assist. Cashier

Directors:

Charles C. Miller
Gwenn Lea
Ann Lawrence
James E. Miller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	023
U.S. Treasury securities	1	154
Oblig. of other U.S. Gov't agencies & corporations	1	244
Oblig. of States & political subdivisions	3	045
All other securities		25
Loans, Net	5	475
Bank premises, furniture and fixtures		409
All other assets		376
TOTAL	12	751

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	686
Time dep., ind., part., corp.	7	151
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	155
Certified & Officers' cks.		81
Total deposits	11	077
All other liabilities		192
Total liabilities	11	269
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		982
Total Equity Capital	1	382
Subordinated notes & debentures		100
TOTAL	12	751

THE UNION BANK OF MENA, MENA

Population 5,154 Polk County
Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
Zip Code 71953
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — 1; Ouside City — None

Principal Officers:

Clift C. Lane ..... Chm. of Board
*Bill Lauck Wood ..... President and Chief Exec. Off.
Gary W. Gardner ..... Vice Pres.
Gregory Bourns ..... Vice Pres.
L. L. Morrow ..... Vice Pres.
R. A. Carver ..... Vice Pres.
Buddy Newbolt .. Assist. Vice Pres.
Ruby Lunsford ..... Cashier
Eva Capehart ..... Assist. Cashier
Mildred Brown ..... Assist. Cashier
Jesse Sullivan .... Assist. Vice Pres.
Jim Neugent ... Data Process. Mgr.

Directors:

Gregory Bourns
R. A. Carver
R. L. Hamilton
Clift C. Lane
L. L. Morrow
Charles W. Sharp
Robert L. Shaw
Edward W. Stevenson
C. S. Williams
Bill Lauck Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	207
U.S. Treasury securities	2	381
Oblig. of other U.S. Gov't agencies & corporations	1	316
Oblig. of States & political subdivisions	10	064
All other securities	1	048
Excess funds sold	1	500
Loans, Net	23	247
Bank premises, furniture and fixtures		420
All other assets		893
TOTAL	43	076

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	821
Time dep., ind., part., corp.	25	066
U.S. Gov't deposits		181
Dep. of States & subdivisions	1	923
Certified & Officers' cks.		110
Total deposits	36	101
All other liabilities	1	092
Total liabilities	37	193
Equity Capital		
Capital (# shs. au. 12,000). (# shs. otst. 12,000)	1	200
Surplus	1	400
Undivided profits & capital res.	3	283
Total Equity Capital.	5	883
TOTAL	43	076

MONETTE STATE BANK, MONETTE

Population 1,165 Craighead County
Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
Zip Code 72447
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Donald Kirksey..... President
Shirley Bronaugh .... Sr. Vice Pres.
Verlene Fullen . Vice Pres. & Cashier
Bill Clark ..... Vice Pres.
Revis G. Stewart ..... Vice Pres.

Directors:

Charles Frierson
Carolyn Frierson
Verlene Fullen
Shirley Bronaugh
Donald Kirksey
Ruth P. Latta
J. E. Story
Dr. B. R. Harper
Dr. T. P. Harper

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	014
U.S. Treasury securities		300
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions	6	052
All other securities		149
Loans, Net	14	016
Bank premises, furniture and fixtures		372
All other assets		123
TOTAL	25	126

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	355
Time dep., ind., part., corp.	16	532
U.S. Gov't deposits		10
Dep. of States & subdivisions	1	478
Certified & Officers' cks.		358
Total deposits	22	733
Total liabilities	22	733
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		200
Surplus		800
Undivided profits & capital res.	1	393
Total Equity Capital	2	393
TOTAL	25	126

COMMERCIAL BANK AND TRUST CO., MONTICELLO

Population 8,259 Drew County
Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221
Zip Code 71655
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Bennie Ryburn, Sr. ..... Chairman
Reginald Glover ..... President
Jim Searcy ..... Vice Pres. & Trust Officer
Bill White ..... Vice Pres.

Directors:

E. A. Baker
James Burks
Cole Castellaw
Jerry Davis
Phillips L. Davis
Charles S. Gibson
Reginald Glover
Thomas Henley
R. D. Jones, Jr.
L. D. Long
Lamar Miles
Allen Mott
James A. Ross, Sr.
Bennie Ryburn, Sr.
W. E. Smith
John Spivey
Kim Ward
Frank Wolfe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	741
U.S. Treasury securities		991
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions	5	926
All other securities		54
Excess funds sold	1	800
Loans, Net	26	211
Bank premises, furniture and fixtures		242
All other assets		907
TOTAL	**37**	**972**

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	866
Time dep., ind., part., corp.	23	729
U.S. Gov't deposits		122
Dep. of States & subdivisions	3	838
Certified & Officers' cks.		614
Total deposits	34	169
All other liabilities		577
Total liabilities	34	746
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus	1	500
Undivided profits & capital res.	1	526
Total Equity Capital	3	226
TOTAL	37	972

UNION BANK & TRUST COMPANY, MONTICELLO

Population 8,259 Drew County
Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453
Zip Code 71655
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Zach McClendon, Jr. ..... President
Virginia Pierce ..... Sr. Vice Pres.
Kelton Busby, Jr. ..... Vice Pres.
John A. McClelland ..... Vice Pres.
Clay Mitchell ..... Vice Pres.
Jean St. John ..... Vice Pres.
Beverly Hudson .. Assist. Vice Pres.
Peggy Smith ..... Assist. Vice Pres.
Dona Stevenson .. Assist. Vice Pres.
Howard Woodall . Assist. Vice Pres.
Shirley Hill ..... Assist. Cashier
Tona McKiever ..... Assist. Cashier

Directors:

Zach McClendon, Sr., Chmn.
William K. Ball
Brown Calhoun
Frank Carson, Jr.
Billy Hartness
Charles E. Jackson
W. Frank Jackson
Zach McClendon, Jr.
Wells Moffatt
Dr. J. P. Price
A. C. Thompson
Allan G. Williams
G. R. Campster
Juan Trotter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	812
U.S. Treasury securities	6	280
Oblig. of other U.S. Gov't agencies & corporations	2	165
Oblig. of States & political subdivisions	10	048
Loans, Net	32	149
Bank premises, furniture and fixtures		869
All other assets	1	262
TOTAL	55	585

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	211
Time dep., ind., part., corp.	35	548
U.S. Gov't deposits		72
Dep. of States & subdivisions	4	004
Certified & Officers' cks.		220
Total deposits	50	055
Excess funds purchased	1	000
All other liabilities		857
Total liabilities	51	912
Equity Capital		
Capital (# shs. au. 64,000) (# shs. otst. 64,000)	1	000
Surplus	1	000
Undivided profits & capital res.	1	673
Total Equity Capital	3	673
TOTAL	55	585

THE FIRST STATE BANK, MORRILTON

Population 7,355 Conway County
Chartered November 26, 1930 P.O. Box 350 Telephone Number 354-4601
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Herman J. Kordsmeier ... President
Jim H. Wilcox ..... Exec. V.P.
Bill Davidson ..... Vice Pres.
Marjorie Waller ..... Assist. V. P.
Billie Jean Wofford .... Assist. V. P.

Directors:

Cleo Cheek
W. E. Love
S. E. McReynolds
Otto Lienhart
Charles L. Ormond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1961

Assets	Mil.	Thou.
Cash & due from depositories	2	636
U.S. Treasury securities	9	262
Oblig. of other U.S. Gov't agencies & corporations		114
Oblig. of States & political subdivisions	10	327
Excess funds sold	2	600
Loans, Net	16	199
Bank premises, furniture and fixtures		616
All other assets		969
TOTAL	42	723

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	224
Time dep., ind., part., corp.	23	600
U.S. Gov't deposits		158
Dep. of States & subdivisions	2	985
Certified & Officers' cks.		82
Total deposits	37	049
All other liabilities		642
Total liabilities	37	691
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		500
Surplus	1	000
Undivided profits & capital res.	3	532
Total Equity Capital	5	032
TOTAL	42	723

MORRILTON SECURITY BANK, MORRILTON

Population 7,355 Conway County
Chartered March 12, 1955 P.O. Box 320 Telephone Number 354-3531
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Howard E. Jones.... Chm. & C.E.O.
Sam W. Callihan..... President & Cashier
Stan Thompson.... Exec. Vice Pres.

Directors:

Howard E. Jones
Sam W. Callihan
E. L. Eddy
Nathan Gordon
Ed Gordon
Marion Hightower
Ed Ruff
Stan Thompson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	252
U.S. Treasury securities	2	940
Oblig. of other U.S. Gov't agencies & corporations	1	400
Oblig. of States & political subdivisions	1	613
Excess funds sold	3	500
Loans, Net	12	108
Bank premises, furniture and fixtures		290
All other assets		419
TOTAL	24	522

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	640
Time dep., ind., part., corp.	13	092
U.S. Gov't deposits		16
Dep. of States & subdivisions	1	157
Certified & Officers' cks.		88
Total deposits	21	993
All other liabilities		278
Total liabilities	22	271
Equity Capital		
Capital (# shs. au. 45,000) (# shs. otst. 45,000)		450
Surplus		375
Undivided profits & capital res.	1	426
Total Equity Capital	2	251
TOTAL	24	522

FIRST BANK & TRUST CO. OF MOUNTAIN HOME, MOUNTAIN HOME

Population 7,447 Baxter County
Chartered January 16, 1979 P.O. Box F Telephone Number 425-2101
Zip Code 72653
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*R. F. Lawyer ..... President
Denny Smith ..... Exec. Vice Pres.
R. J. Pratt ..... Sr. Vice Pres.
Charles F. Vandegrift .... Vice Pres. & Trust Off.
Dwayne Hickman ..... Vice Pres.

Directors:

J. D. Dryer, Chairman
Frank L. Coffman, Jr.
C. N. Kent
R. F. Lawyer
T. J. McCabe
Denny Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	458
U.S. Treasury securities	7	899
Oblig. of other U.S. Gov't agencies & corporations	5	568
Oblig. of States & political subdivisions	19	792
All other securities		175
Excess funds sold	2	700
Loans, Net	35	294
Bank premises, furniture and fixtures	2	737
All other assets	2	021
TOTAL	80	644

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	441
Time dep., ind., part., corp.	58	949
U.S. Gov't deposits		26
Dep. of States & subdivisions	2	489
Certified & Officers' cks.		360
Total deposits	71	265
All other liabilities	3	355
Total liabilities	74	620
Equity Capital		
Capital (# shs. au. 116,260) (# shs. otst. 116,260)	1	163
Surplus	2	175
Undivided profits & capital res.	2	686
Total Equity Capital	6	024
TOTAL	80	644

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 7,447 Baxter County
Chartered August 10, 1906 P.O. Box B Telephone Number 425-2166
Zip Code 72653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Neil Nelson..... President
Charles A. Morton.... Sr. Vice Pres.
R. E. Baker ..... Vice Pres.
Clyde R. Thorn, Jr. ..... Vice Pres.
Larry G. Nelson ..... Vice Pres.
Rudell Pannell ..... Vice Pres.
Irene Martin ..... Cashier

Directors:

Powers L. Fowler
R. E. Baker
W. A. Thompson
B. R. Wiseman
Wylo Dyer
Neil Nelson
Mrs. Nat T. Dyer
Guy King

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	272
U.S. Treasury securities	5	499
Oblig. of other U.S. Gov't agencies & corporations	9	558
Oblig. of States & political subdivisions	11	802
Excess funds sold	1	570
Loans, Net	43	769
Bank premises, furniture and fixtures		809
All other assets	2	381
TOTAL	79	660

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	413
Time dep., ind., part., corp.	58	671
U.S. Gov't deposits		46
Dep. of States & subdivisions	2	632
Certified & Officers' cks.	1	292
Total deposits	71	054
All other liabilities	1	158
Total liabilities	72	212
Equity Capital		
Capital (# shs. au. 84,000) (# shs. otst. 84,000)	2	100
Surplus	2	400
Undivided profits & capital res.	2	948
Total Equity Capital	7	448
TOTAL	79	660

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 2,147 Stone County
Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815
Zip Code 72560
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:		Directors:
Glen Hinkle	Chm. of Board	Glen Hinkle
James G. Hinkle	President	James G. Hinkle
*Charles A. Lowe	Exec. Vice Pres.	Charles A. Lowe
Kenneth Sutton	Secretary	Kenneth Sutton
Weldon Duncan	Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	130
U.S. Treasury securities	1	296
Oblig. of other U.S. Gov't agencies & corporations	1	346
Oblig. of States & political subdivisions	6	174
All other securities		927
Excess funds sold	4	300
Loans, Net	8	301
Bank premises, furniture and fixtures		337
All other assets		23
TOTAL	23	834

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	150
Time dep., ind., part., corp.	14	690
U.S. Gov't deposits		6
Dep. of States & subdivisions	1	061
Certified & Officers' cks.		63
Total deposits	20	970
Total liabilities	20	970
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	250
Undivided profits & capital res.	1	514
Total Equity Capital	2	864
TOTAL	23	834

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 1,023 Montgomery County
Chartered November 26, 1930 P.O. Box 435 Telephone Number 867-3148
Zip Code 71957
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*John Beavers..... President
Robert Campbell ..... Sr. Vice Pres.
Melvin L. Simpson..... Vice Pres.
Marcia Summitt..... Cashier

Directors:

R. W. Butler
John Beavers
Jim Tom Butler
Paul Eaton
Robert Campbell
Melvin L. Simpson
Joe Brakefield, Jr.
Bob Lybrand
Ode Maddox
Lake Lawrence

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	042
U.S. Treasury securities	4	995
Oblig. of other U.S. Gov't agencies & corporations	5	775
Oblig. of States & political subdivisions	5	884
Excess funds sold		600
Loans, Net	6	351
Bank premises, furniture and fixtures		408
All other assets		547
TOTAL	25	602

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	846
Time dep., ind., part., corp.	16	647
U.S. Gov't deposits		14
Dep. of States & subdivisions	2	259
Certified & Officers' cks.		100
Total deposits	22	866
All other liabilities		254
Total liabilities	23	120
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	000
Undivided profits & capital res.	1	382
Total Equity Capital	2	482
TOTAL	25	602

BANK OF MULBERRY, MULBERRY

Population 1,470 Crawford County
Chartered January 15, 1902 P.C. Drawer A Telephone Number 997-1154
Zip Code 72947
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Betty Feller ..... President
Dianna J. Millsap ..... Cashier
Phyllis Douglas .... Assist. Cashier
Modena Chancellor ..... Assist. Cashier

Directors:

L. C. Gunn
Betty Feller
Lonnie Batchelor
W. Joe Medlock

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		382
U.S. Treasury securities		696
Oblig. of Other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions	1	363
All other securities		80
Excess funds sold	1	350
Loans, Net	5	474
Bank premises, furniture and fixtures		116
All other assets		9
TOTAL	9	570

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	724
Time dep., ind., part., corp.	6	425
U.S. Gov't deposits		2
Dep. of States & subdivisions		526
Certified & Officers' cks.		52
Total deposits	8	729
Total liabilities	8	729
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		141
Total Equity Capital		641
Subordinated notes & debentures		200
TOTAL	9	570

PIKE COUNTY BANK, MURFREESBORO

Population 1,884 Pike County
Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
Zip Code 71958
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Clift Lane ..... Chairman
*Jack R. Dees ..... President & Chief Executive Officer
Brenda Smith .. V. Pres. Loan Dept.
Harold Smith .... Vice Pres. & Mgr. of Branch
Bobby Jo McAllister ..... Assist. Cashier
Brenda Roberts..... Assist. Cashier
Helen Henderson ... Assist. Cashier
Rusty Silvey ..... Vice Pres.
Charles Sharp ..... Vice Pres.
Robert Ray ..... Assist. Vice Pres.

Directors:

Jack Dees
Greg Bourns
Thomas Bridgeman
R. B. Carroll, Jr.
Vance Evans
Cooper Kizzia
Clift Lane
Elbert Ray
George E. Steel, Sr.
Ray Womack
Charles Sharp

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	329
U.S. Treasury securities		508
Oblig. of other U.S. Gov't agencies & corporations		629
Oblig. of States & political subdivisions	5	269
Excess funds sold		150
Loans, Net	17	592
Bank premises, furniture and fixtures		712
All other assets		621
TOTAL	26	810

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	280
Time dep., ind., part., corp.	17	623
U.S. Gov't deposits		34
Dep. of States & subdivisions	2	062
Certified & Officers' cks.		137
Total deposits	23	136
Excess funds purchased		500
All other liabilities		371
Total liabiiities	24	007
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 16,000)		400
Surplus		500
Undivided profits & capital res.	1	903
Total Equity Capital	2	803
TOTAL	26	810

CITIZENS STATE BANK, NASHVILLE

Population 4,554 Howard County
Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323
Zip Code 71852
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Ouside City — None

Principal Officers:

York Gary..... Chairman of Board
*Roy A. Reaves..... President
H. L. Pope..... Exec. Vice Pres. & Cashier
Charles Darnall..... Vice Pres.
Connie Renfrow .... Assist. Cashier
Janet Craver ..... Assist. Cashier

Directors:

Larry Renard
James E. Chandler
York Gary
John H. Hendrix
Dwight Jones
Jimmy I. Latimer
Marion Mabry
Daisy Steel Pledger
David Pile
H. L. Pope
Roy A. Reaves

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	097
U.S. Treasury securities	2	835
Oblig. of other U.S. Gov't agencies & corporations	2	568
Oblig. of States & political subdivisions	1	564
Excess funds sold	1	300
Loans, Net	12	776
Bank premises, furniture and fixtures		458
All other assets		479
TOTAL	23	077

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	331
Time dep., ind., part., corp.	15	335
Dep. of States & subdivisions	1	971
Certified & Officers' cks.		478
Total deposits	20	115
Excess Funds purchased	1	000
All other liabilities		331
Total liabilities	21	446
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 30,000)		300
Surplus		900
Undivided profits & capital res.		231
Total Equity Capital	1	431
Subordinated notes & debentures		200
TOTAL	23	077

BANK OF NEWARK, NEWARK

Population 1,109 Independence County
Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
Zip Code 72562
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*R. M. Twyford ..... President, CEO
John S. Twyford ..... Vice Pres.
Jo J. Magness ..... Cashier
Mary S. Steele ..... Assist. Cashier

Directors:

E. R. Coleman, Chairman
R. M. Twyford
Florene Coleman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		396
U.S. Treasury securities		593
Oblig. of other U.S. Gov't agencies & corporations	1	124
Oblig. of States & political subdivisions		511
Excess funds sold		800
Loans, Net	2	204
Bank premises, furniture and fixtures		87
All other assets		11
TOTAL	5	726

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		978
Time dep., ind., part., corp.	2	701
U.S. Gov't deposits		5
Dep. of States & subdivisions	1	655
Total deposits	5	339
Total liabilities	5	339
Equity Capital		
Capital (# shs. au. 11,665) (# shs. otst. 11,665)		117
Surplus		192
Undivided profits & capital res.		78
Total Equity Capital		387
TOTAL	5	726

BANK OF NEW EDINBURG, NEW EDINBURG

Population 500 Cleveland County
Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592
Zip Code 71660
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William C. Lyon ..... President
Peggy Lyon ..... Secretary
Deborah White ..... Cashier

Directors:

William C. Lyon
Peggy Lyon
Gene Jines
J. D. Womble

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		190
U.S. Treasury securities		440
Oblig. of other U.S. Gov't agencies & corporations		370
Oblig. of States & political subdivisions		194
Excess funds sold		45
Loans, Net	1	108
Bank premises, furniture and fixtures		30
All other assets		44
TOTAL	2	421

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		494
Time dep., ind., part., corp.	1	455
U.S. Gov't deposits		3
Dep. of States & subdivisions		300
Total deposits	2	252
All other liabilities		25
Total liabilities	2	277
Equity Capital		
Capital (# shs. au. 1,400) (# shs. otst. 1,400)		35
Surplus		37
Undivided profits & capital res.		32
Total Equity Capital		104
Subordinated notes & debentures		40
TOTAL	2	421

FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,339 Jackson County
Chartered July 6, 1978 P.O. Box 340 Telephone Number 523-2744
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bill Fisher..... President
T. D. Herring..... Exec. Vice Pres.
Joe D. Reynolds..... Vice Pres.
Alfred Couch, Jr. ..... Assist. Vice Pres. & Cashier
James McCartney..... Auditor
Wesley Harmon ..... Assist. Vice Pres. & Trust Off.

Directors:

T. D. Herring
Stephens Graham
David Hodges
David Johnston
George Kell
Robert Vanhook
R. D. Wilmans, III
Forrest E. Wise
Bill Fisher

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	590
U.S. Treasury securities	5	616
Oblig. of other U.S. Gov't agencies & corporations	4	811
Oblig. of States & political subdivisions	4	590
All other securities		150
Excess funds sold	2	330
Loans, Net	22	269
Bank premises, furniture and fixtures		411
All other assets	1	665
TOTAL	43	432

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	958
Time dep., ind., part., corp.	27	545
U.S. Gov't deposits		12
Dep. of States & subdivisions	3	788
Certified & Officers' cks.		156
Total deposits	38	459
All other liabilities		715
Total liabilities	39	174
Equity Capital		
Capital (# shs. au. 22,000) (# shs. otst. 22,000)		550
Surplus	1	700
Undivided profits & capital res.	1	508
Total Equity Capital	3	758
Subordinated notes & debentures		500
TOTAL	43	432

MERCHANTS & PLANTERS BANK, NEWPORT

Population 8,339 Jackson County
Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ernest D. McDonald ..... President & Trust Officer
Ransom W. Smith ..... Vice Pres.
W. Neil Holcomb ..... Vice Pres. & Cashier
Terry L. Dillon ... Assist. Vice Pres.
James C. Giles ... Assist. Vice Pres.
Maurine B. Heard Assist. Vice Pres.
Marian W. Lindsay... Sec. & Assist. Cashier
Ada Marie Mink ..... Sec. & Assist. Cashier
Anna Jean Guinn ... Assist. Cashier
Pat Davis ..... Assist. Cashier
Patsy Fletcher..... Assist. Cashier

Directors:

Morris Bowman
R. Owen Burton
John L. Conner
James O. DuPree
Dr. Troy Gray
Robert Harvey
Ralph McDonald, Jr.
Leonidas Mack
Fred M. Pickens, Jr.
J. Edward Scoggins
James Spencer
Ernest D. McDonald
Tom Curtner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	815
U.S. Treasury securities	2	821
Oblig. of other U.S. Gov't agencies & corporations		498
Oblig. of States & political subdivisions	5	499
Excess funds sold		350
Loans, Net	25	349
Bank premises, furniture and fixtures		555
All other assets	1	745
TOTAL	39	632

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	7	631
Time dep., ind., part., corp.	25	310
U.S. Gov't deposits		420
Dep. of States & subdivisions	1	101
Certified & Officers' cks.		179
Total deposits	34	641
All other liabilities	1	387
Total liabilities	36	028
Equity Capital		
Capital (# shs. au. 9,000) (# shs. otst. 9,000)		225
Surplus	1	600
Undivided profits & capital res.	1	279
Total Equity Capital	3	104
Subordinated notes & debentures		500
TOTAL	39	632

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
Zip Code 72119
Number of Branches: Inside City — 8; Outside City — None
Number of CBCT's: Inside City — 3; Outside City — None

Principal Officers:

*T. E. Renaud .... Chm. of the Board & Chief Executive
Edward M. Penick, Jr.... President
Kenneth J. Pennebaker . Exec. V. P.
James G. Williamson, Jr.... Sr. Vice President
Margaret R. Davenport .. Vice Pres. & Cashier
Robert F. Birch, Jr..... Vice Pres.
Ronald G. Gillert ..... Vice Pres. & Comptroller
Dale A. Renaud ..... Vice Pres.
Michael L. Waddington .. Vice Pres.
Jean Arehart..... Vice Pres.
Kenneth D. Hammonds .. Vice Pres.
John Schick..... Vice Pres.
Ben R. Scroggin..... Vice Pres.

Directors:

John Blodgett
Martin Borchert
Ralph Cotham, Jr.
David D. Jones
Frank Lyon, Jr.
Mike Mahaffy
Edward M. Penick, Jr.
Kenneth J. Pennebaker
Eugene M. Pfeifer, III
T. E. Renaud
George M. Rozzell, Jr.
Father George W. Tribou
Larry C. Wallace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	14	637
U.S. Treasury securities	13	452
Oblig. of other U.S. Gov't agencies & corporations	6	923
Oblig. of States & political subdivisions	20	116
All other securities		776
Excess funds sold	17	909
Loans, Net	117	550
Bank premises, furniture and fixtures	11	314
All other assets	4	493
TOTAL	207	170

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	26	833
Time dep., ind., part., corp.	93	713
U.S. Gov't deposits		136
Dep. of States & subdivisions	27	145
All other deposits		30
Certified & Officers' cks.	1	932
Total deposits	149	789
Excess funds purchased	29	682
All other liabilities	8	779
Total liabilities	188	250
Equity Capital		
Capital (# shs. au. 280,000*) (# shs. otst. 279,500)	12	200
Surplus	1	000
Undivided profits & capital res.	3	420
Total Equity Capital	16	620
Subordinated notes & debentures	2	300
TOTAL	207	170

*Includes 10,000 shs. Pref. Stk., P. V. 10,000,000

THE PLANTERS BANK, OSCEOLA

Population 8,881 Mississippi County
Chartered April 13, 1944 P.O. Box 407 Telephone Number 563-2666
Zip Code 72370
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Sloan Rainwater, Jr. ..... Chairman
*Jim Hinkle ..... President
June Welborn ..... Vice Pres.
Betty Rue ..... Vice Pres./Cashier

Directors:

Jim Hinkle
W. M. Taylor, Jr.
J. A. Crosthwait
Joe W. Edrington
Paul B. Billings
Dewey Neely
Nathan Weinberg
Wm. I. Rainwater
Henry J. Swift
Sloan Rainwater, Jr.
E. H. Riley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	799
U.S. Treasury securities	1	199
Oblig. of other U.S. Gov't agencies & corporations	4	246
Oblig. of States & political subdivisions	3	431
Excess funds sold	1	400
Loans, Net	11	898
Bank premises, furniture and fixtures		321
All other assets		723
TOTAL	27	017

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	409
Time dep., ind., part., corp.	15	521
U.S. Gov't deposits		38
Dep. of States & subdivisions	2	596
Certified & Officers' cks.		101
Total deposits	24	665
All other liabilities		416
Total liabilities	25	081
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	000
Undivided profits & capital res.		396
Total Equity Capital	1	896
Subordinated notes & debentures		40
TOTAL	27	017

BANK OF OZARK, OZARK

Population 3,597 Franklin County
Chartered June 9, 1937 P.O. Box 196 Telephone Number 667-2181
Zip Code 72949
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*George G. Gleason, II . Chm. & CEO
Carl G. Holt ..... Vice Chairman
Harold Hull ..... Exec. Vice Pres.
Harold D. Beck..... SRVP/Cashier
Jo Ann Fine..... Vice Pres.
Glen Ross..... Assist. Vice Pres.
Norma Brashears. Assist. Vice Pres.
Donald Mainard.. Assist. Vice Pres.
Larry Dicks..... Assist. Vice Pres.
Gladys Nichols ..... Assist. Cashier
Billie Mainard..... Assist. Cashier
Barbara Bearden ... Assist. Cashier
Mark Ross ..... Assist. Cashier
A. Jack King ..... Trust Officer
Dr. Frank Lawrence ..... Corp. Sec.
Estelle Faucett . Branch Mgr.-Altus

Directors:

Frances Caleb
Carol Ann Ross Gleason
George G. Gleason, II
W. Dee Gober
Dr. Jon R. Ewing
Jim H. Hillard
O. P. Hillard
Carl G. Holt
Harold Hull
Dennis R. James
Neva Belcher King
Coy Kirkpatrick
Dr. Frank Lawrence
Gus Shaffer
Kennith Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	498
U.S. Treasury securities		699
Oblig. of other U.S. Gov't agencies & corporations	2	198
Oblig. of States & political subdivisions	7	198
Excess funds sold		200
Loans, Net	24	119
Bank premises, furniture and fixtures		398
All other assets		870
TOTAL	37	180

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	742
Time dep., ind., part., corp.	24	295
U.S. Gov't deposits		50
Dep. of States & subdivisions	2	016
Certified & Officers' cks.		88
Total deposits	33	191
Excess funds purchased		500
All other liabilities		635
Total liabilities	34	326
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	750
Undivided profits & capital res.		604
Total Equity Capital	2	854
TOTAL	37	180

SECURITY BANK, PARAGOULD

Population 15,252 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
Zip Code 72450
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Marlin D. Jackson ..... President & Chairman
Fred Wilcox, CPA ..... Vice Pres. & Cashier
Sandra Kasserman ..... Vice Pres.

Directors:

Marlin D. Jackson
Thomas Hall
Donald I. Purcell
Frank Quinn
Terry Wilkins
Everett Rogers
Ray Distretti
Tom Kirk
Francis Bland
Nan Dickey
Paul Keeton
Earl Gramling

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	406
U.S. Treasury securities	5	749
Oblig. of other U.S. Gov't agencies & corporations	7	756
Oblig. of States & political subdivisions	6	612
All other securities	3	290
Excess funds sold	1	350
Loans, Net	33	261
Bank premises, furniture and fixtures	2	128
All other assets	2	360
TOTAL	64	912

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	535
Time dep., ind., part., corp.	42	602
U.S. Gov't deposits		17
Dep. of States & subdivisions	4	427
All other deposits		90
Certified & Officers' cks.		242
Total deposits	56	913
Excess funds purchased		127
All other liabilities	2	555
Total liabilities	59	595
Equity Capital		
Capital (# shs. au. 132,000) (# shs. otst. 120,000)	1	200
Surplus		700
Undivided profits & capital res.	2	052
Total Equity Capital	3	952
Subordinated notes & debentures	1	365
TOTAL	64	912

BANK OF PARKDALE, PARKDALE

Population 471 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Gus Pugh..... Chm. Board of Dir.
George L. Pugh..... President
*J. A. Gibson..... Exec. Vice Pres.
Geraldine G. Zatwarsky ..... Assist Vice Pres.
Nita D. Williamson ..... Cashier

Directors:

Gus Pugh
George L. Pugh
Thomas R. Pugh
Augustus H. Pugh
J. Clifford Larrison
Carl Wells, Jr.
Harrison Ralph
Dewayne Haynes
Neill M. Sloan
J. A. Gibson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		540
U.S. Treasury securities		998
Oblig. of other U.S. Gov't agencies & corporations		352
Oblig. of States & political subdivisions		819
Excess funds sold	1	570
Loans, Net	8	058
Bank premises, furniture and fixtures		474
All other assets		36
TOTAL	12	847

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	161
Time dep., ind., part., corp.	8	221
U.S. Gov't deposits		20
Dep. of States & subdivisions	1	146
Certified & Officers' cks.		87
Total deposits	11	635
Total liabilities	11	635
Equity Capital		
Capital (# shs. au. 1,600) (# shs. otst. 1,600)		40
Surplus		710
Undivided profits & capital res.		362
Total Equity Capital	1	112
Subordinated notes & debentures		100
TOTAL	12	847

FIRST STATE BANK, PARKIN

Population 2,035 Cross County
Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
Zip Code 72373
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Wallace Martin ..... President
S. N. Green ..... Exec. V. Pres. & Cashier
Larry Brown ..... Vice Pres.
Fred E. Brenner, Jr. ..... Vice Pres.

Directors:

Fred E. Brenner, Jr.
John A. Brenner
S. N. Green
Wallace Martin
C. W. Martin, III
J. E. McNeil, Jr.
Charles Ruston, Jr.
Charles D. Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		596
U.S. Treasury securities		628
Oblig. of other U.S. Gov't agencies & corporations	2	263
Oblig. of States & political subdivisions		718
Excess funds sold		575
Loans, Net	6	213
Bank premises, furniture and fixtures		436
All other assets		22
TOTAL	11	451

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	777
Time dep., ind., part., corp.	6	759
U.S. Gov't deposits		4
Dep. of States & subdivisions		665
Total deposits	10	205
Total liabilities	10	205
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		546
Total Equity Capital	1	046
Subordinated notes & debentures		200
TOTAL	11	451

BANK OF PEA RIDGE, PEA RIDGE

Population 1,488 Benton County
Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155
Zip Code 72751
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jim C. Walton ..... Chmn. of Board
*Rick E. Buck ..... President
Paul C. Galyean ..... Vice Pres.
Barbara Owen ..... Cashier
Valeria Ash ..... Assist. Cashier

Directors:

Jim C. Walton
Rick Buck
Paul C. Galyean
R. E. "Ed" Buck
Franklin Miller
Carl Baggett
L. E. Hardy
C. M. Webb

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		603
U.S. Treasury securities	1	003
Oblig. of other U.S. Gov't agencies & corporations		649
Oblig. of States & political subdivisions	1	617
Loans, Net	7	974
Bank premises, furniture and fixtures		360
All other assets		256
TOTAL	12	462

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	656
Time dep., ind., part., corp.	8	756
U.S. Gov't deposits		7
Dep. of States & subdivisions		535
Certified & Officers' cks.		105
Total deposits	11	059
Excess funds purchased		225
All other liabilities		200
Total liabilities	11	484
Equity Capital		
Capital (# shs. au. 7,500) (# shs. otst. 5,500)		83
Surplus		417
Undivided profits & capital res.		478
Total Equity Capital		978
TOTAL	12	462

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,058 Perry County
Chartered December 8, 1945 P.O. Box 189 Telephone Number 889-2318
Zip Code 72126
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Marvin E. Phelps . President & CEO & Cashier
Joe C. Carter..... Vice President
Yvonne Adams ..... Assist. V. P.
Elise Hill..... .. Assist. Cashier
Naomi Chambliss... Assist. Cashier

Directors:

M. J. VanDalsem
Marvin E. Phelps
J. D. Farish
Mildred Farish
T. O. Spence
Herby Branscum, Jr.
Robert M. Hill

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		539
U.S. Treasury securities		595
Oblig. of other U.S. Gov't agencies & corporations	4	038
Oblig. of States & political subdivisions	2	068
Excess funds sold	1	300
Loans, Net	7	298
Bank premises, furniture and fixtures		32
All other assets		548
TOTAL	16	418

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	341
Time dep., ind., part., corp.	10	332
U.S. Gov't deposits		3
Dep. of States & subdivisions		680
All other deposits		1
Certified & Officers' cks.		107
Total deposits	14	464
All other liabilities		436
Total liabilities	14	900
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		600
Undivided profits & capital res.		718
Total Equity Capital	1	518
TOTAL	16	418

PIGGOTT STATE BANK, PIGGOTT

Population 3,762 Clay County
Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
Zip Code 72454
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*T. W. Leggett, Jr. ..... President
James L. Magee ... Exec. Vice Pres.
James C. Poole. Vice Pres. & Cashier
Paula O. Blackwell. ..... Vice Pres.
Evanell Turner ..... Assist. Cashier

Directors:

T. W. Leggett, Jr.
James L. Magee
John Staples
H. C. Robbins, Jr.
Thomas P. Leggett

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	330
U.S. Treasury securities	4	788
Oblig. of States & political subdivisions	1	634
Excess funds sold	2	200
Loans, Net	3	676
Bank premises, furniture and fixtures		158
All other assets		60
TOTAL	13	846

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	668
Time dep., ind., part., corp.	5	913
U.S. Gov't deposits		46
Dep. of States & subdivisions	1	770
Certified & Officers' cks.		47
Total deposits	12	444
Total liabilities	12	444
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.	1	002
Total Equity Capital	1	402
TOTAL	13	846

FIRST STATE BANK, PLAINVIEW

Population 752 Yell County
Chartered January 12, 1934 P.O. Box 277 Telephone Number 272-4221
Zip Code 72857
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Clement ..... President
Thelma W. Clement ..... Vice Pres.
W. E. Watson .. Vice Pres. & Cashier
Verna T. Daniel ..... Vice Pres.

Directors:

Edw. H. Smoot, Ch. of Bd.
John Clement
Thelma W. Clement
Helen Harris
George Tippin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		798
U.S. Treasury securities		891
Oblig. of other U.S. Gov't agencies & corporations		985
Oblig. of States & political subdivisions	3	147
Loans, Net	11	738
Bank premises, furniture and fixtures		26
All other assets		503
TOTAL	18	088

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	220
Time dep., ind., part., corp.	11	946
U.S. Gov't deposits		23
Dep. of States & subdivisions	1	006
Certified & Officers' cks.		73
Total deposits	16	268
Excess funds purchased		200
All other liabilities		233
Total liabilities	16	701
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus		600
Undivided profits & capital res.		487
Total Equity Capital	1	287
Subordinated notes & debentures		100
TOTAL	18	088

BANK OF POCAHONTAS, POCAHONTAS

Population 5,995 Randolph County
Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5287
Zip Code 72455
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harry A. Belford ..... Chairman & Chief Exec. Off.
John R. Jackson, Jr. ..... President
J. R. Jackson ..... Vice Pres.
G. B. Johnson . Vice Pres. & Cashier
William H. Holobaugh ... Vice Pres. & Assist. Cashier
Max R. Long ..... Vice Pres. & Assist. Cashier
Ruth B. Tyer ..... Sec. & Vice Pres.
*Designates Chief Executive Officer

Directors:

Harry A. Belford
Donald R. Cox
E. C. Cox
J. M. Futrell
J. R. Jackson
John R. Jackson, Jr.
H. G. McNabb
M. C. McNabb

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	545
U.S. Treasury securities	2	852
Oblig. of other U.S. Gov't agencies & corporations	7	557
Oblig. of States & political subdivisions	3	851
Excess funds sold	2	400
Loans, Net	7	457
Bank premises, furniture and fixtures		109
TOTAL	27	771

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	930
Time dep., ind., part., corp.	16	345
U.S. Gov't deposits		84
Dep. of States & subdivisions	1	860
All other deposits		12
Certified & Officers' cks.		75
Total deposits	25	306
Total liabilities	25	306
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		125
Surplus	1	200
Undivided profits & capital res.	1	140
Total Equity Capital	2	465
TOTAL	27	771

PLANTERS & STOCKMEN BANK, POCAHONTAS

Population 5,995 Randolph County
Chartered August 10, 1962 P.O. Box 587 Telephone Number 892-5252
Zip Code 72455
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeriel A. Summitt..... President
Frances Jones ..... Exec. Vice Pres.
Ted Griffith..... Assist. Vice Pres.
Robert E. Sorg ... Assist. Vice Pres.
Bea Mathews..... Cashier
Kathy Dalton ..... Assist. Cashier
Oneta Thompson ... Assist. Cashier

Directors:

A. J. Baltz, Jr.
A. J. Baltz, Sr.
W. J. Barthel
Jerrell Broadway
Dr. Thomas DeClerk
C. T. Johnson
Frances Jones
O. B. Rickman
Jerry Sallee
Jeriel Summitt
Dick Trammel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	512
U.S. Treasury securities	1	297
Oblig. of other U.S. Gov't agencies & corporations	2	175
Oblig. of States & political subdivisions	2	554
Excess funds sold		675
Loans, Net	12	557
Bank premises, furniture and fixtures		206
All other assets		180
TOTAL	21	156

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	257
Time dep., ind., part., corp.	12	647
U.S. Gov't deposits		13
Dep. of States & subdivisions	1	832
Certified & Officers' cks.		126
Total deposits	18	875
All other liabilities		122
Total liabilities	18	997
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		200
Surplus	1	200
Undivided profits & capital res.		759
Total Equity Capital	2	159
TOTAL	21	156

THE LAWRENCE COUNTY BANK, PORTIA

Population 480 Lawrence County
Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
Zip Code 72457
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

William I. Rainwater ..... President
*Sloan Rainwater, Jr. ..... CEO
Boyce Durham ..... Vice Pres.
Marilyn K. Davis ..... Cashier

Directors:

William I. Rainwater
Sloan Rainwater, Jr.
Boyce Durham
Virginia H. Rainwater
A. M. Starr
Maurice Starr
Earl D. Perkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		685
Oblig. of other U.S. Gov't agencies & corporations	2	100
Oblig. of States & political subdivisions	1	105
Excess funds sold		725
Loans, Net	4	477
Bank premises, furniture and fixtures		185
All other assets		284
TOTAL	9	561

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	818
Time dep., ind., part., corp.	5	229
U.S. Gov't deposits		1
Dep. of States & subdivisions		490
Certified & Officers' cks.		38
Total deposits	8	576
All other liabilities		111
Total liabilities	8	687
Equity Capital		
Capital (# shs. au. 5,000) (# shs. otst. 5,000)		125
Surplus		250
Undivided profits & capital res.		449
Total Equity Capital		824
Subordinated notes & debentures		50
TOTAL	9	561

THE PEOPLES BANK, PORTLAND

Population 702 Ashley County
Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
Zip Code 71663
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Tipton Pugh..... Cashier
*Hampton Pugh..... President
Mary Dean Pugh..... Vice Pres.
Julia A. Sadler..... Assist. Cashier
Jean C. Tarvin..... Assist. Cashier

Directors:

Hampton Pugh
Mary Dean Pugh
Tipton Pugh
Jack D. Edwards

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		378
U.S. Treasury securities	2	441
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions		967
Loans, Net	2	481
Bank premises, furniture and fixtures		17
All other assets		10
TOTAL	6	394

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	520
Time dep., ind., part., corp.	3	141
U.S. Gov't deposits		2
Dep. of States & subdivisions		498
Certified & Officers' cks.		7
Total deposits	5	168
Excess funds purchased		150
All other liabilities		7
Total liabilities	5	325
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		569
Total Equity Capital	1	069
TOTAL	6	394

PORTLAND BANK, PORTLAND

Population 702 Ashley County
Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
Zip Code 71663
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Robert D. Pugh ..... Ch. of Board
*Mack Borgognoni ..... President
Vanita Grantham ..... Cashier & Vice Pres.
Bill Jones ..... Vice Pres.

Directors:

Mack Borgognoni
Charles E. Bridewell
Charles F. LaGrone
Benton Newcome
Joel Newcome
Robert D. Pugh
Don Pylate
Kenneth B. Reed
Louis C. Shackelford, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	173
U.S. Treasury securities		697
Oblig. of other U.S. Gov't agencies & corporations		870
Oblig. of States & political subdivisions	1	229
All other securities		604
Excess funds sold	1	355
Loans, Net	7	243
Bank premises, furniture and fixtures		183
TOTAL	13	354

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	921
Time dep., ind., part., corp.	7	863
U.S. Gov't deposits		14
Dep. of States & subdivisions	1	088
Certified & Officers' cks.		88
Total deposits	11	974
All other liabilities		19
Total liabilities	11	993
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus		700
Undivided profits & capital res.		461
Total Equity Capital	1	361
TOTAL	13	354

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,708 Washington County
Chartered August 29, 1904 P.O. Box 207 Telephone Number 846-2115
Zip Code 72753
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. Rieff ..... President
W. H. Thompson... Exec. Vice Pres.
G. D. Reed ..... Vice Pres. & Cashier

Directors:

D. E. Rieff
J. C. Rieff
W. H. Thompson
G. D. Reed
Argil Bartholomew
Billy Joe Bartholomew
Barry Parks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	115
U.S. Treasury securities	4	369
Oblig. of other U.S. Gov't agencies & corporations	2	192
Oblig. of States & political subdivisions	3	188
Excess funds sold	1	800
Loans, Net	15	379
Bank premises, furniture and fixtures		533
All other assets		926
TOTAL	30	502

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	725
Time dep., ind., part., corp.	20	755
U.S. Gov't deposits		27
Dep. of States & subdivisions	1	375
Certified & Officers' cks.		92
Total deposits	26	974
All other liabilities		612
Total liabilities	27	586
Equity Capital		
Capital (# shs. au. 12,000) (# shs. otst. 12,000)		300
Surplus		300
Undivided profits & capital res.	2	016
Total Equity Capital	2	616
Subordinated notes & debentures		300
TOTAL	30	502

BANK OF PRESCOTT, PRESCOTT

Population 4,103 Nevada County
Chartered August 10, 1904 P.O. Box 492 Telephone Number 887-2688
Zip Code 71857
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Johnny Brannan..... President
M. D. Tippit..... Vice Pres.
James A. Pullen..... Vice Pres.
John Brannan, Jr..... Vice Pres.
Emogene W. Davis..... Cashier

Directors:

Jean Bolton
Johnny Brannan
Carl Dalrymple, Jr.
B. A. DeLamar
Robert Godwin
Gerald Hendrix
Abb Morman
R. W. Murry
James A. Pullen
Milburn D. Tippitt
John Vansickle
Glenn Vasser
R. K. Casland

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	201
U.S. Treasury securities	6	066
Oblig. of other U.S. Gov't agencies & corporations	1	096
Oblig. of States & political subdivisions	6	634
Excess funds sold	1	300
Loans, Net	10	368
Bank premises, furniture and fixtures		594
All other assets		495
TOTAL	27	754

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	764
Time dep., ind., part., corp.	16	083
U.S. Gov't deposits		12
Dep. of States & subdivisions	2	316
Certified & Officers' cks.		43
Total deposits	24	218
All other liabilities		354
Total liabilities	24	572
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	1	400
Undivided profits & capital res.	1	182
Total Equity Capital	3	182
TOTAL	27	754

BANK OF QUITMAN, QUITMAN

Population 556 Cleburne County
Chartered August 15, 1903 P.O. Box 97 Telephone Number 589-2206
Zip Code 72131
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe Siebenmorgen . . Chm. of the Bd.
Harry M. Clark . . . . . Vice Pres.
Darrell Odom . . . . . Vice Pres.
Edith Ellis . . . . . Cashier
Eva Lois Ellis . . . . . Assist. Cashier

Directors:

J. A. Bailey
Ben F. Clark
Harry M. Clark
Edith Ellis
Joe Siebenmorgen

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		924
U.S. Treasury securities		501
Oblig. of other U.S. Gov't agencies & corporations		696
Oblig. of States & political subdivisions	4	440
Excess Funds Sold		550
Loans, Net	8	940
Bank premises, furniture and fixtures		156
All other assets		135
TOTAL	16	342

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	355
Time dep., ind., part., corp.	11	019
Dep. of States & subdivisions		844
Certified & Officers' cks.		78
Total deposits	15	296
All other liabilities		35
Total liabilities	15	331
Equity Capital		
Capital (# shs. au. 1,000) (# shs. otst. 1,000)		100
Surplus		600
Undivided profits & capital res.		311
Total Equity Capital	1	011
TOTAL	16	342

THE BANK OF RECTOR, RECTOR

Population 2,338 Clay County
Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
Zip Code 72461
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. A. Marlar ..... President
Mary H. Sigsby.... Exec. Vice Pres.
R. D. Cranford ..... Vice Pres. & Cashier

Directors:

R. D. Cranford
J. A. Marlar
Bert E. Sigsby
Mary H. Sigsby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	167
U.S. Treasury securities		996
Oblig. of other U.S. Gov't agencies & corporations	1	224
Oblig. of States & political subdivisions	3	381
All other securities		548
Excess funds sold		800
Loans, Net	8	662
Bank premises, furniture and fixtures		55
TOTAL	16	833

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	023
Time dep., ind., part., corp.	10	954
U.S. Gov't deposits		9
Dep. of States & subdivisions		854
Certified & Officers' cks.		19
Total deposits	14	859
Total liabilities	14	859
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	200
Undivided profits & capital res.		674
Total Equity Capital	1	974
TOTAL	16	833

FARMERS AND MERCHANTS BANK, REYNO

Population 521 Randolph County
Chartered December 8, 1911 P.O. Box 108 Telephone Number 769-2300
Zip Code 72462
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William A. Sandlin..... President
Phyllis Burrow ..... Cashier
Ida M. Edington..... Branch Mgr.
Dora Graham .... Assist. Vice Pres.
William A. Sandlin, II ..... Auditor

Directors:

William A. Sandlin, Chairman
Quinn Brown
Delano Edington
R. C. Luter
Jimmie Cole
J. A. Rapert

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		794
U.S. Treasury securities	2	744
Oblig. of other U.S. Gov't agencies & corporations	2	081
Oblig. of States & political subdivisions		983
Excess funds sold		700
Loans, Net	5	390
Bank premises, furniture and fixtures		205
All other assets		388
TOTAL	13	285

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	415
Time dep., ind., part., corp.	9	706
U.S. Gov't deposits		3
Dep. of States & subdivisions		934
Certified & Officers' cks.		23
Total deposits	12	081
All other liabilities		211
Total liabilities	12	292
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 24,630)		246
Surplus		385
Undivided profits & capital res.		256
Total Equity Capital		887
Subordinated notes & debentures		106
TOTAL	13	285

THE BANK OF RISON, RISON

Population 1,325 Cleveland County
Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251
Zip Code 71665
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Herman Davidson ..... Chairman
*James R. Hopson ..... President
James L. Moore ..... Vice Pres.
John W. Elrod ..... Vice Pres.

Directors:

Herman Davidson
James R. Hopson
James L. Moore
John W. Elrod
Ray B. Martin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		541
U.S. Treasury securities	1	351
Oblig. of other U.S. Gov't agencies & corporations	5	599
Excess funds sold		930
Loans, Net	1	056
Bank premises, furniture and fixtures		43
All other assets		4
TOTAL	9	524

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	955
Time dep., ind., part., corp.	5	517
U.S. Gov't deposits		12
Dep. of States & subdivisions		829
All other deposits		3
Certified & Officers' cks.		50
Total deposits	8	366
Total liabilities	8	366
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		300
Undivided profits & capital res.		758
Total Equity Capital	1	158
TOTAL	9	524

FARMERS AND MERCHANTS BANK, ROGERS

Population 17,429 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Hardy A. Stephenson .... President
Dorman F. Bushong . Vice Chairman
Lewis B. Norman..... Sr. Vice Pres.
Benny G. Latimer .... Sr. Vice Pres.
R. Z. Goodwin..... Vice Pres.
James E. Reves ..... Vice Pres. & Cashier
Phillip E. Madar..... Vice Pres.
Etsyl Sparkman..... Vice Pres. & Trust Officer
Linda W. Perley ..... Vice Pres.
Jenella Buttry ..... Auditor
Shirlene Cable ..... Asst. V. P.

Directors:

John R. Bland, D.D.S., Chairman
Vance Hill, Advisory
James L. Pickens, M.D.
Evelyn S. Rife
Don L. Shores
James R. Campbell
Lemuel H. Tull
Dorman F. Bushong
Hardy A. Stephenson
C. C. Clark
James E. Gaston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	638
U.S. Treasury securities	5	542
Oblig. of other U.S. Gov't agencies & corporations	1	898
Oblig. of States & political subdivisions	3	852
All other securities		180
Loans, Net	30	542
Bank premises, furniture and fixtures	1	651
All other assets	1	730
TOTAL	49	033

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	449
Time dep., ind., part., corp.	31	236
U.S. Gov't deposits		48
Dep. of States & subdivisions	2	461
Certified & Officers' cks.		309
Total deposits	43	503
Excess funds purchased		822
All other liabilities		616
Total liabilities	44	941
Equity Capital		
Capital (# shs. au. 60,000) (# shs. otst. 60,000)		600
Surplus		800
Undivided profits & capital res.	1	692
Total Equity Capital	3	092
Subordinated notes & debentures	1	000
TOTAL	49	033

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 14,625 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801
Number of Branches: Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ward J. Ramsey . . President & CEO
M. L. Dickerson . . . Senior Vice Pres.
Charles F. Howell. . . . . Vice Pres. & Cashier
Mary Louise Hoffman . . . Vice Pres.
Harold E. Hayes . . . . . Vice Pres.

Directors:

James Bibler
Cleo Cheek
G. M. Cook
M. L. Dickerson
Roy I. Millard, M.D.
Van A. R. Moores
David B. Oates
Flave W. Peters
Jack D. Price, Sr.
Ward J. Ramsay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	6	665
U.S. Treasury securities	6	082
Oblig. of other U.S. Gov't agencies & corporations	5	104
Oblig. of States & political subdivisions	13	333
All other securities		100
Excess funds sold	1	500
Loans, Net	32	706
Bank premises, furniture and fixtures	3	023
All other assets	1	346
TOTAL	69	859

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	13	683
Time dep., ind., part., corp.	42	663
U.S. Gov't deposits		49
Dep. of States & subdivisions	5	412
Certified & Officers' cks.		399
Total deposits	62	206
All other liabilities		708
Total liabilities	62	914
Equity Capital		
Capital (# shs. au. 28,000) . (# shs. otst. 24,000)		600
Surplus	1	200
Undivided profits & capital res.	5	145
Total Equity Capital	6	945
TOTAL	69	859

BANK OF SALEM, SALEM

Population 1,424 Fulton County
Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
Zip Code 72576
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Humphries..... President & Chairman
J. Michael Humphries.... Exec. V-P
George Humphries ..... Vice Pres.
Bess Northcutt..... Cashier
Janiece Butler..... Assist. Cashier
Frances Atkins..... Assist. Cashier
Shirley Walling..... Assist. Cashier
Brenda Barnes ..... Assist. Cashier
Marsha Lewis ..... Assist. Cashier

Directors:

Jim Humphries
J. Michael Humphries
Jean Humphries
George Humphries
Fay Castleberry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	274
U.S. Treasury securities	3	374
Oblig. of other U.S. Gov't agencies & corporations		808
Oblig. of States & political subdivisions	5	526
Loans, Net	16	190
Bank premises, furniture and fixtures		494
All other assets		111
TOTAL	27	777

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	711
Time dep., ind., part., corp.	18	410
U.S. Gov't deposits		8
Dep. of States & subdivisions	1	863
All other deposits		141
Certified & Officers' cks.		79
Total deposits	25	212
All other liabilities		29
Total liabilities	25	241
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		200
Surplus	1	000
Undivided profits & capital res.	1	336
Total Equity Capital	2	536
TOTAL	27	777

LOGAN COUNTY BANK, SCRANTON

Population 244 Logan County
Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511
Zip Code 72863
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe Fritsche ..... President
J. B. Layes ..... Sr. Vice Pres.
Jerry Davis ..... Vice Pres.
Mildred Fritsche .... Cashier & Sec.

Directors:

Joe Fritsche
J. B. Layes
Mildred Fritsche
Margaret Ahne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		471
U.S. Treasury securities	1	613
Oblig. of other U.S. Gov't agencies & corporations		838
Oblig. of States & political subdivisions	1	179
Excess funds sold		150
Loans, Net	5	128
Bank premises, furniture and fixtures		129
All other assets		8
TOTAL	9	516

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	696
Time dep., ind., part., corp.	6	269
U.S. Gov't deposits		5
Dep. of States & subdivisions		602
Certified & Officers' cks.		21
Total deposits	8	593
All other liabilities		22
Total liabilities	8	615
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.		401
Total Equity Capital		901
TOTAL	9	516

FIRST SECURITY BANK, SEARCY

Population 13,612 White County
Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-9871
Zip Code 72143
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Reynie Rutledge .... Chm. of Board
Bert Mullens ..... President
Jim Wilson..... Ex. Vice Pres.
T. A. Brewer ..... Vice Pres.
James H. Stake .. Assist. Vice Pres.

Directors:

Vernon Duncan
Dr. Clifton Ganus
John McKnight
Bert Mullens
Kenny Rand
Bill Roussel
E. D. Yancey
Dr. Porter Rodgers, Jr.
Reynie Rutledge
N. T. Rutledge
Jim Tarkington
M. O. Thompson
Alvin Vanhook

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	979
U.S. Treasury securities	5	448
Oblig. of other U.S. Gov't agencies & corporations	5	149
Oblig. of States & political subdivisions	14	543
Excess funds sold	3	500
Loans, Net	33	422
Bank premises, furniture and fixtures	1	068
All other assets	1	919
TOTAL	68	028

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	15	727
Time dep., ind., part., corp.	38	620
U.S. Gov't deposits		520
Dep. of States & subdivisions	4	654
Certified & Officers' cks.		311
Total deposits	59	832
Excess funds purchased		150
All other liabilities	1	410
Total liabilities	61	392
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	2	400
Undivided profits & capital res.	3	636
Total Equity Capital	6	636
TOTAL	68	028

GRANT COUNTY BANK, SHERIDAN

Population 3,042 Grant County
Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145
Zip Code 72150
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

D. E. McCoy, Sr. . . . . Chm. of Bd.
*D. E. McCoy, Jr. . Pres. & Trust Off.
Harold Boatright . . Exec. Vice Pres. & Cashier
Sue Reynolds. . . . . Admin. Assist.
Henry E. Wells . . . Assist. Vice Pres.
Raymond L. Stoker Assist. Vice Pres.
John H. Holder . . . Assist. Vice Pres.

Directors:

Delmar E. Gatzke
D. E. McCoy, Sr.
D. E. McCoy, Jr.
Robert L. Reeves
Van S. Reid
W. Lee Tucker
Harold Boatright

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	993
U.S. Treasury securities	2	590
Oblig. of other U.S. Gov't agencies & corporations		863
Oblig. of States & political subdivisions	4	465
Loans, Net	17	373
Bank premises, furniture and fixtures		628
All other assets		636
TOTAL	28	548

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	865
Time dep., ind., part., corp.	18	050
U.S. Gov't deposits		29
Dep. of States & subdivisions	2	325
Certified & Officers' cks.		107
Total deposits	25	376
All other liabilities		360
Total liabilities	25	736
Equity Capital		
Capital (# shs. au. 45,000) (# shs. otst. 45,000)		450
Surplus		550
Undivided profits & capital res.	1	812
Total Equity Capital	2	812
TOTAL	28	548

FIRST STATE BANK, SHERWOOD

Population 10,872 Pulaski County
Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122
Zip Code 72116
Number of Branches: Inside City — One; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. R. Rich ..... Exec Vice Pres.
H. J. Dent ..... Vice Pres.
Catherine M. Hastings .. Sec.-Treas.
Annette VanPelt ..... Vice Pres.

Directors:

Harry L. Hastings, Jr.-Chm.
H. J. Dent
Catherine M. Hastings
B. E. Henson
J. C. Nichols
J. R. Rich

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	698
U.S. Treasury securities		700
Oblig. of other U.S. Gov't agencies & corporations		500
Oblig. of States & political subdivisions	4	243
All other securities		373
Excess funds sold	2	600
Loans, Net	12	551
Bank premises, furniture and fixtures		490
TOTAL	23	155

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	491
Time dep., ind., part., corp.	11	189
Dep. of States & subdivisions	4	658
Certified & Officers' cks.		200
Total deposits	20	538
All other liabilities		292
Total liabilities	20	830
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		100
Surplus	1	000
Undivided profits & capital res.	1	225
Total Equity Capital	2	325
TOTAL	23	155

BANK OF SIDNEY, SIDNEY

Population 270 Sharp County
Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497
Zip Code 72577
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles W. Masner Pres./Chmn. Bd.
Robert G. Tankersley .. V Pres/Cshr
Atalee C. Pounders ..... Vice Pres.
Lorene Pickens ..... Vice Pres.

Directors:

Charles W. Masner
Robert Tankersley
Atalee Pounders
Lorene Pickens
Clotene Masner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		48
U.S. Treasury securities		172
Oblig. of other U.S. Gov't agencies & corporations		496
Excess funds sold		825
Loans, Net		161
Bank premises, furniture and fixtures		7
TOTAL	1	709

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		464
Time dep., ind., part., corp.		535
U.S. Gov't deposits		1
Dep. of States & subdivisions		326
Total deposits	1	326
Total liabilities	1	326
Equity Capital		
Capital (# shs. au. 10,400) (# shs. otst. 10,400)		260
Surplus		60
Undivided profits & capital res.		63
Total Equity Capital		383
TOTAL	1	709

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,940 Benton County
Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101
Zip Code 72761
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Delbert E. Allen, Sr . Chmn of Board
*Ross Stout . . . . . President
Henry Brosell, Jr. . . . . V Pres./Cshr
Arthur Morris . . . . . Vice Pres.
Thomas Free III. . . . . Vice Pres.

Directors:

D. E. Allen, Sr.
D. E. Allen, Jr.
Roderick L. Allen
H. E. Harrison, Jr.
Charles C. Jones
Mark Simmons
Ross Stout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	203
U.S. Treasury securities	1	496
Oblig. of other U.S. Gov't agencies & corporations	3	599
Oblig. of States & political subdivisions	7	986
Excess funds sold	2	700
Loans, Net	14	802
Bank premises, furniture and fixtures	1	262
All other assets		797
TOTAL	34	845

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	763
Time dep., ind., part., corp.	21	379
U.S. Gov't deposits		23
Dep. of States & subdivisions	1	316
Certified & Officers' cks.		194
Total deposits	31	675
All other liabilities		497
Total liabilities	32	172
Equity Capital		
Capital (# shs. au. 19,200) (# shs. otst. 19,200)		960
Surplus		100
Undivided profits & capital res.	1	613
Total Equity Capital	2	673
TOTAL	34	845

SMACKOVER STATE BANK, SMACKOVER

Population 2,453 Union County
Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
Zip Code 71762
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Max A. Mitcham Chmn of the Board
Max O. Taylor ..... President
Bob Willett ..... Ex. Vice Pres.
Paulette Carver ..... Vice Pres. & Cashier

Directors:

Max A. Mitcham
L. E. Tennyson, Jr.
James M. Tennyson
Max O. Taylor
Richard H. Vickers
Bob Willett

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	210
U.S. Treasury securities	2	505
Oblig. of other U.S. Gov't agencies & corporations	1	052
Oblig. of States & political subdivisions	8	100
Excess funds sold	1	000
Loans, Net	16	399
Bank premises, furniture and fixtures		279
All other assets		601
TOTAL	31	146

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	924
Time dep., ind., part., corp.	19	371
U.S. Gov't deposits		60
Dep. of States & subdivisions	1	806
Certified & Officers' cks.		663
Total deposits	27	824
All other liabilities		390
Total liabilities	28	214
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.		932
Total Equity Capital	2	932
TOTAL	31	146

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 663 Dallas County
Chartered September 19, 1916 P.O. Box 127 Telephone Number 678-2251
Zip Code 71763
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bill J. Ford ..... Chmn of the Board
*Tyrol Q. Carson..... President
Doris Mann ..... Cashier
Patricia Shaddock.... Asst. Cashier

Directors:

Bill J. Ford
Tyrol Q. Carson
G. W. DeLaughter
Charles T. Gaston
Ray White

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		308
U.S. Treasury securities	1	998
Oblig. of other U.S. Gov't agencies & corporations	1	040
Oblig. of States & political subdivisions		628
Excess funds sold		350
Loans, Net	2	071
Bank premises, furniture and fixtures		91
All other assets		9
TOTAL	6	495

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	458
Time dep., ind., part., corp.	3	868
U.S. Gov't deposits		20
Dep. of States & subdivisions		576
Certified & Officers' chks.		17
Total deposits	5	939
All other liabilities		4
Total liabilities	5	943
Equity Capital		
Capital (# shs. au. 3,000) (# shs. otst. 3,000)		75
Surplus		125
Undivided profits & capital res.		252
Total Equity Capital		452
Subordinated notes & debentures		100
TOTAL	6	495

FIRST STATE BANK, SPRINGDALE

Population 23,458 Washington County
Chartered February 12, 1923 P.O. Box 189 Telephone Number 751-1500
Zip Code 72764
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — 3; Outside City — None

Principal Officers:

Gretchen Steele . Chmn of the Board
*Walter Turnbow .... Vice Chairman & C.E.O.
M. David Howell..... President
Mace D. Howell.... Exec. Vice Pres.
Richard P. Calhoun Exec. Vice Pres.
Dan Hendricks..... Vice Pres.
Wayne Harness ..... Vice Pres.
R. A. Bryant ..... Vice Pres.
Rick Parsons, CPA .... VP & Contr.
Cindy Dominick..... Mkt. Off.
Robert Phillips..... Trust Off.

Directors:

Joe S. Boone
R. A. Bryant
Richard P. Calhoun
Dr. J. W. Dorman
Gerald Harp
J. E. Hinshaw
M. David Howell
Mace D. Howell
Dwain Newman
Dr. Charles P. Sisco
Gretchen Steele
Phillip Steele
Walter Turnbow
H. Franklin Waters

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	7	253
U.S. Treasury securities	5	163
Oblig. of other U.S. Gov't agencies & corporations	9	997
Oblig. of States & political subdivisions	10	154
Excess funds sold	8	400
Loans, Net	66	063
Bank premises, furniture and fixtures	2	145
All other assets	2	873
TOTAL	112	048

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	14	481
Time dep., ind., part., corp.	63	650
U.S. Gov't deposits		12
Dep. of States & subdivisions	6	692
All other deposits		3
Certified & Officers' cks.		226
Total deposits	85	064
Excess funds purchased	14	883
All other liabilities	3	565
Total liabilities	103	512
Equity Capital		
Capital (# shs. au. 9,664) (# shs. otst. 9,664)		966
Surplus	2	172
Undivided profits & capital res.	4	698
Total Equity Capital	7	836
Subordinated notes & debentures		700
TOTAL	112	048

BODCAW BANK, STAMPS

Population 2,859 Lafayette County
Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486
Zip Code 71860
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James Nipper ..... President
B. Stan Cook ..... Chairman
C. C. Russell ..... Vice Pres.
A. O. Smith ..... Vice Pres.
H. L. Wilkinson ..... Vice Pres.
Danny Fitzpatrick ..... Vice Pres.
Bonnie Moreland ..... Cashier
Evelyn McClendon ... Asst. Cashier

Directors:

B. Stan Cook
A. C. Cross
Roy Z. Kimbell
James Nipper
C. C. Russell
A. O. Smith
J. Woodrow Smith
H. L. Wilkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	092
U.S. Treasury securities	3	335
Oblig. of other U.S. Gov't agencies & corporations	2	348
Oblig. of States & political subdivisions	2	925
Loans, Net	7	592
Bank premises, furniture and fixtures		261
All other assets		10
TOTAL	19	563

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	680
Time dep., ind., part., corp.	13	981
U.S. Gov't deposits		2
Dep. of States & subdivisions	1	324
Certified & Officers' cks.		77
Total deposits	18	064
All other liabilities		21
Total liabilities	18	085
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus		750
Undivided profits & capital res.		478
Total Equity Capital	1	478
TOTAL	19	563

BANK OF STAR CITY, STAR CITY

Population 2,066 Lincoln County
Chartered April 27, 1925 P.O. Box 69 Telephone Number 628-4286
Zip Code 71667
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert O. Trout..... Pres. & CEO
Joe V. Mason .... Exec. VP & Cash.
Anneta Moore..... Sr. Vice Pres.
Frank Collins .... Assist. Vice Pres.
Kathryn White..... Asst. Cashier

Directors:

Robert E. Beard
Harold Evans
B. W. Gibbs
Neb Ryall, Jr.
Robert O. Trout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		735
U.S. Treasury securities		100
Oblig. of other U.S. Gov't agencies & corporations		800
Oblig. of States & political subdivisions	1	496
Excess funds sold		245
Loans, Net	11	650
Bank premises, furniture and fixtures		157
All other assets		235
TOTAL	15	418

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	881
Time dep., ind., part., corp.	9	017
U.S. Gov't deposits		66
Dep. of States & subdivisions	1	134
Certified & Officers' cks.		160
Total deposits	14	258
Total liabilities	14	258
Equity Capital		
Capital (# shs. au. 15,000). (# shs. otst. 15,000)		150
Surplus		550
Undivided profits & capital res.		460
Total Equity Capital	1	160
TOTAL	15	418

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,366 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James M. Morgan . . . Pres. & C.E.O.
Carol Phillips . . . . Vice Pres. & Cshr.
Juanita Poindexter . . . . . Vice Pres.
Bobby Jean Wilkie . Asst. Vice Pres.
Linda Thomas . . . . . Asst. Cashier

Directors:

Charles T. Reveley, Chm.
Grady P. Arrington
Eugene D. Bramblett
Herbert R. Henderson
James M. Morgan
George R. Shankle
Guy R. Smith
Joe J. Wade
Colon Watson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		735
U.S. Treasury securities	1	245
Oblig. of other U.S. Gov't agencies & corporations	2	207
Oblig. of States & political subdivisions	1	389
All other securities		50
Excess funds sold		500
Loans, Net	10	957
Bank premises, furniture and fixtures		205
All other assets		571
TOTAL	17	859

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	069
Time dep., ind., part., corp.	13	208
U.S. Gov't deposits		2
Dep. of States & subdivisions		976
Certified & Officers' cks.		80
Total deposits	16	335
All other liabilities		402
Total liabilities	16	737
Equity Capital		
Capital (# shs. au. 5,150) (# shs. otst. 5,150)		275
Surplus		275
Undivided profits & capital res.		572
Total Equity Capital	1	122
TOTAL	17	859

CITIZENS BANK, STRONG

Population 785 Union County
Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
Zip Code 71765
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*O. B. Clark ..... President
C. R. Mason ..... Vice Pres
L. K. Robertson ..... Cashier & Sec.

Directors:

O. B. Clark
C. R. Mason
L. K. Robertson
Ray B. Finney
E. L. Vestal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		561
U.S. Treasury securities	1	508
Oblig. of other U.S. Gov't agencies & corporations		827
Oblig. of States & political subdivisions		922
All Other Securities		130
Excess Funds Sold		400
Loans, Net	1	270
Bank premises, furniture and fixtures		13
All other assets		20
TOTAL	5	651

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	642
Time dep., ind., part., corp.	2	677
U.S. Gov't deposits		4
Dep. of States & subdivisions		233
Certified & Officers' cks.		94
Total deposits	4	650
Total liabilities	4	650
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus		300
Undivided profits & capital res.		501
Total Equity Capital	1	001
TOTAL	5	651

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,941 Arkansas County
Chartered December 29, 1944 P.O. Box 947 Telephone Number 673-6911
Zip Code 72160
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Don Pattillo ..... President
Carl Gunter ..... Exec. Vice Pres.
Glen Bauman ..... Sr. Vice Pres.
Lynn DeVun ..... Sr. Vice Pres.
Lloyd Ratcliff ..... Sr. Vice Pres.

Directors:

B. J. St. John, Chm. of Board
Roy O. McCollum III
Lloyd Ratcliff
Don Pattillo
Horace Sickel
Curtis Siems
Billy E. Simpson
Ralph Wilson
James R. Oliver
Patricia K. McDonald

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	051
U.S. Treasury securities	1	617
Oblig. of other U.S. Gov't agencies & corporations	4	961
Oblig. of States & political subdivisions	8	972
Excess funds sold	2	000
Loans, Net	44	849
Bank premises, furniture and fixtures	3	373
All other assets	2	266
TOTAL	72	089

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	12	557
Time dep., ind., part., corp.	46	175
U.S. Gov't deposits		21
Dep. of States & subdivisions	2	823
All other deposits		26
Certified & Officers' cks.		137
Total deposits	61	739
All other liabilities	3	676
Total liabilities	65	415
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	600
Undivided profits & capital res.	4	074
Total Equity Capital	6	674
TOTAL	72	089

CITIZENS BANK, TILLAR

Population 293 Drew County
Chartered July 28, 1913 P.O. Box 128 Telephone Number 392-2292
Zip Code 71670
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W. R. Smith, Jr. . . . . Chm. of Board
*Wray B. Smith . . . . . Pres. & Cashier
Emmett N. Smith . Vice Pres. & Sec.
Teresa Warf . . . . . Assist. Cashier
John M. Bowles . . . . Assist. Cashier

Directors:

W. R. Smith, Jr.
Wray B. Smith
C. R. Prewitt
Jim Palsa
Hampton Pugh
Don Cash
Emmett N. Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		394
U.S. Treasury securities		200
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions		621
Excess funds sold		300
Loans, Net	4	030
Bank premises, furniture and fixtures		77
All other assets		524
TOTAL	6	246

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		952
Time dep., ind., part., corp.	4	152
Dep. of States & subdivisions		529
Certified & Officers' cks.		99
Total deposits	5	732
All other liabilities		8
Total liabilities	5	740
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 4,825)		121
Surplus		379
Undivided profits & capital res.		6
Total Equity Capital		506
TOTAL	6	246

BANK OF TRUMANN, TRUMANN

Population 6,044 Poinsett County
Chartered October 2, 1911 P.O. Box 48 Telephone Number 483-6333
Zip Code 72472
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

J. C. Stuckey .. President & Chm. of Board
*Clyde Robertson, Jr. .... Exec. Vice President
Eugene Pounds ..... Sr. Vice Pres.
Wilburn J. Cole Vice Pres. & Cashier
Fannie M. Kent .. Assist. Vice Pres.

Directors:

Terry M. Clogston
Wilburn J. Cole
J. F. Lady
Eugene Pounds
Clyde Robertson, Jr.
J. C. Stuckey
Kenneth K. Yarbrough
Clifford C. Purvis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	787
U.S. Treasury securities	1	698
Oblig. of other U.S. Gov't agencies & corporations	6	503
Oblig. of States & political subdivisions	2	509
Excess funds sold	1	250
Loans, Net	11	268
Bank premises, furniture and fixtures		587
All other assets		564
TOTAL	27	166

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	035
Time dep., ind., part., corp.	18	413
U.S. Gov't deposits		35
Dep. of States & subdivisions	1	052
All other deposits		3
Certified & Officers' cks.		36
Total deposits	23	574
All other liabilities	1	046
Total liabilities	24	620
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	700
Undivided profits & capital res.		746
Total Equity Capital	2	546
TOTAL	27	166

BANK OF TUCKERMAN, TUCKERMAN

Population 2,078 Jackson County
Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155
Zip Code 72473
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Van Smith ..... Chairman
*Lindley V. Smith, Jr. ..... President
Cornelius Adcox ..... Cashier

Directors:

Scotty Armstrong
Bob Penix
Van Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		986
U.S. Treasury securities	1	806
Oblig. of other U.S. Gov't agencies & corporations	3	696
Oblig. of States & political subdivisions	1	882
All other securities		109
Excess funds sold		800
Loans, Net	3	668
Bank premises, furniture and fixtures		68
All other assets		61
TOTAL	13	076

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	996
Time dep., ind., part., corp.	7	299
U.S. Gov't deposits		2
Dep. of States & subdivisions		964
All other deposits		4
Certified & Officers' cks.		96
Total deposits	11	361
All other liabilities		104
Total liabilities	11	465
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		400
Undivided profits & capital res.	1	111
Total Equity Capital	1	611
TOTAL	13	076

TYRONZA BANK, TYRONZA

Population 777 Poinsett County
Chartered October 31, 1951 P.O. Box 95 Telephone Number 487-2161
Zip Code 72386
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Luter ..... President
Maxyne Ursery Vice Pres. & Cashier

Directors:

A. A. Banks
G. E. Beley
John H. Emrich
Charles F. Luter
H. F. Norcross, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		926
U.S. Treasury securities	1	530
Oblig. of other U.S. Gov't agencies & corporations	1	437
Oblig. of States & political subdivisions	2	931
Excess funds sold		780
Loans, Net	6	368
Bank premises, furniture and fixtures		101
All other assets		21
TOTAL	14	094

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	806
Time dep., ind., part., corp.	8	850
U.S. Gov't deposits		5
Dep. of States & subdivisions		742
Certified & Officers' cks.		38
Total deposits	12	441
All other liabilities		7
Total liabilities	12	448
Equity Capital		
Capital (# shs. au. 2,000) (# shs. otst. 2,000)		50
Surplus		775
Undivided profits & capital res.		821
Total Equity Capital	1	646
TOTAL	14	094

CITIZENS BANK & TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered May 20, 1910 P.O. Box 469 Telephone Number 474-1201
Zip Code 72956
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. A. Hammerschmidt, Jr. President
David R. Shewmaker Exc. Vice Pres.
Eugene P. Hobbs Vice Pres. & Cshr.
R. H. Terry . Vice Pres. & Trust Ofc.
Frank Wofford ..... Vice Pres.
Mike Morrow ..... Vice Pres.

Directors:

Harrell Ballentine
Lonnie Bachelor
Tommy L. Beard
Edgar E. Bethel
Carl Creekmore
R. A. Hammerschmidt, Jr.
Morril Harriman
Eugene P. Hobbs
H. Dane Riggs, Chm.
David R. Shewmaker
Paul Shirley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	663
U.S. Treasury securities	2	094
Oblig. of other U.S. Gov't agencies & corporations	1	672
Oblig. of States & political subdivisions	5	070
All other securities		244
Excess funds sold	7	850
Loans, Net	17	911
Bank premises, furniture and fixtures	1	066
All other assets		570
TOTAL	39	140

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	10	673
Time dep., ind., part., corp.	21	248
U.S. Gov't deposits		6
Dep. of States & subdivisions	1	834
All other deposits		25
Certified & Officers' cks.		186
Total deposits	33	972
Excess funds purchased		100
All other liabilities	1	684
Total liabilities	35	756
Equity Capital		
Capital (# shs. au. 16,000) (# shs. otst. 16,000)		400
Surplus	1	100
Undivided profits & capital res.	1	884
Total Equity Capital	3	384
TOTAL	39	140

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
Zip Code 72956
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William W. Thomas ..... President
C. E. Dougan ..... Exec. Vice Pres.
Larry Spradley ..... Cashier

Directors:

C. E. Dougan
Paul Hurst
Clyman E. Izard
Joe Kirksey
Earl Robinson
W. G. Swindle
Derrel Thomas
William W. Thomas
Wesley Warnock

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	948
U.S. Treasury securities	1	577
Oblig. of other U.S. Gov't agencies & corporations		901
Oblig. of States & political subdivisions	4	246
All other securities		575
Excess funds sold	1	700
Loans, Net	22	637
Bank premises, furniture and fixtures	1	579
All other assets		909
TOTAL	36	072

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	6	360
Time dep., ind., part., corp.	22	635
U.S. Gov't deposits		117
Dep. of States & subdivisions	1	956
Certified & Officers' cks.		395
Total deposits	31	463
All other liabilities		630
Total liabilities	32	093
Equity Capital		
Capital (# shs. au. 8,293) (# shs. otst. 8,293)		207
Surplus	1	193
Undivided profits & capital res.	2	079
Total Equity Capital	3	479
Subordinate notes & debentures		500
TOTAL	36	072

BANK OF WALDO, WALDO

Population 1,685 Columbia County
Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
Zip Code 71770
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Larry R. McCord	President	Larry R. McCord
Ellen F. Smith	Vice Pres. & Cashier	Robert Genestet
Alice S. Wilson	Assist. Cashier	John L. Perritt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		347	Demand dep., ind., part., corp		980
U.S. Treasury securities	2	288	Time dep., ind., part., corp.	5	474
Oblig. of other U.S. Gov't agencies & corporations		399	U.S. Gov't deposits		2
Oblig. of States & political subdivisions		531	Dep. of States & subdivisions		649
All other securities		500	Certified & Officers' cks.		253
Excess funds sold	1	000	Total deposits	7	358
Loans, Net	2	465	Total liabilities	7	358
Bank premises, furniture and fixtures		331	**Equity Capital**		
All other assets		45	Capital (# shs. au. 6,000) (# shs. otst. 6,000)		150
			Surplus		100
			Undivided profits & capital res.		298
			Total Equity Capital		548
TOTAL	7	906	TOTAL	7	906

THE PEOPLES BANK, WALDO

Population 1,685 Columbia County
Chartered June 22, 1910 P.O. Box 426 Telephone Number 693-5551
Zip Code 71770
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harold Fincher ..... President
Richard P. Clark ... Exec. Vice Pres.
Joyce Crane ..... Cashier

Directors:

Harold Fincher
Richard Clark
Dorothy J. Fincher
Imogene M. Clark
Clark Fincher
Mary Baird
G. F. Scott
Betty Lou Scott

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		542
U.S. Treasury securities		799
Oblig. of other U.S. Gov't agencies & corporations	5	311
Oblig. of States & political subdivisions	2	075
Excess funds sold		645
Loans, Net	5	722
Bank premises, furniture and fixtures		9
TOTAL	15	103

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	620
Time dep., ind., part., corp.	7	805
U.S. Gov't deposits		5
Dep. of States & subdivisions		831
Total deposits	12	261
Excess funds purchased	1	200
Total liabilities	13	461
Equity Capital		
Capital (# shs. au. 10,000) (# shs. otst. 10,000)		250
Surplus		250
Undivided profits & capital res.	1	142
Total Equity Capital	1	642
TOTAL	15	103

BANK OF WALDRON, WALDRON

Population 2,642 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dale Rodgers ..... Chm. of Bd.
*Bill R. Philpot ..... Pres.
W. Knox Dozier ..... Exc. Vice Pres.
Pat R. Davenport ..... Vice Pres. & Cashier
Robert L. Akers ..... Vice Pres.

Directors:

Kelly Ashford
Bill J. Black
Jim H. Currier
Charlye V. Davidson
W. W. Davis
Rena Owens
James Richmond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	418
U.S. Treasury securities	1	297
Oblig. of other U.S. Gov't agencies & corporations	1	441
Oblig. of States & political subdivisions	7	336
All other securities		184
Excess funds sold		850
Loans, Net	20	608
Bank premises, furniture and fixtures		124
All other assets		476
TOTAL	33	734

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	341
Time dep., ind., part., corp.	23	514
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	461
Certified & Officers' cks.		75
Total deposits	29	395
All other liabilities		426
Total liabilities	29	821
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus	1	500
Undivided profits & capital res.	1	813
Total Equity Capital	3	913
TOTAL	33	734

THE SCOTT COUNTY BANK, WALDRON

Population 2,642 Scott County
Chartered February 20, 1980 P.O. Box 838 Telephone Number 637-3191
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Chambers III .... President
Patsy Hawkins Vice Pres. & Cashier
Richard Foster ..... Vice Pres.
Trisha Sikes ..... Asst. Cashier
Robbie Zimmer..... Asst. Cashier

Directors:

John E. Chambers III
Patsy Hawkins
Al Wilf
Thurman Keener
W. R. (Bud) Rice
Jerral Jones
Roy E. Hale
Bill Marsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		198
U.S. Treasury securities		199
Oblig. of Other U.S. Gov't agencies & corp.		399
Oblig. of States & political subdivisions		250
All other securities		350
Excess funds sold	1	000
Loans, Net	7	550
Bank premises, furniture and fixtures		165
All other assets		356
TOTAL	10	467

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.		649
Time dep., ind., part., corp.	7	379
U.S. Gov't deposits		4
Dep. of States & subdivisions	1	101
Certified & Officers' cks.		73
Total deposits	9	206
All other liabilities		158
Total liabilities	9	364
Equity Capital		
Capital (# shs. au. 40,000) (# shs. otst. 40,000)		400
Surplus		400
Undivided profits & capital res.		303
Total Equity Capital	1	103
TOTAL	10	467

FIRST STATE BANK OF WARREN, WARREN

Population 7,646 Bradley County
Chartered December 12, 1978 P.O. Box 29 Telephone Number 226-2601
Zip Code 71671
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bennie Ryburn, Sr. . . Chm. of Board
*Freddie Mobley..... President
Gordon Price..... Sr. Vice Pres.
Jo Jenkins .... Vice Pres. & Cashier
Francis Hargis ..... Vice Pres. & Mgr. of Hermitage Br.

Directors:

J. Tedd Blagg
W. Curtis Blankinship, Jr.
Bruce Cash
Merl Crow, M.D.
Robert E. Garner
Roger George
Bryan Martin
Victor Myers
J. J. Neal
Bennie Ryburn, Sr.
J. C. Thompson
H. Sidney Wharton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	475
U.S. Treasury securities	2	676
Oblig. of other U.S. Gov't agencies & corporations		907
Oblig. of States & political subdivisions	7	302
Excess funds sold	1	390
Loans, Net	21	063
Bank premises, furniture and fixtures		313
All other assets		746
TOTAL	36	872

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	4	318
Time dep., ind., part., corp.	24	947
U.S. Gov't deposits		91
Dep. of States & subdivisions	3	317
Certified & Officers' cks.		185
Total deposits	32	858
All other liabilities	1	080
Total liabilities	33	938
Equity Capital		
Capital (# shs. au. 59,000). (# shs. otst. 59,000)		590
Surplus	1	290
Undivided profits & capital res.	1	054
Total Equity Capital	2	934
TOTAL	36	872

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,646 Bradley County
Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
Zip Code 71671
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gerard Sangster ..... President
Gerald D. Burton ..... Sr. Vice Pres.
Walter Rutledge ..... Vice Pres.
Pauline Hollingsworth ... Vice Pres.
James Smith ..... Vice Pres.

Directors:

L. W. Ederington
L. H. Derby, Jr.
John Frazer
F. Martin Hankins
W. Sykes Harris
J. E. Hurley, Jr.
C. A. Milton
G. F. Wynne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	720
U.S. Treasury securities	6	973
Oblig. of other U.S. Gov't agencies & corporations	7	022
Oblig. of States & political subdivisions	7	221
Excess funds sold		400
Loans, Net	26	240
Bank premises, furniture and fixtures		838
All other assets	1	517
TOTAL	51	931

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	5	778
Time dep., ind., part., corp.	38	253
U.S. Gov't deposits		22
Dep. of States & subdivisions	2	313
Certified & Officers' cks.		518
Total deposits	46	884
All other liabilities	1	098
Total liabilities	47	982
Equity Capital		
Capital (# shs. au. 24,000) (# shs. otst. 24,000)		600
Surplus		400
Undivided profits & capital res.	2	949
Total Equity Capital	3	949
TOTAL	51	931

BANK OF WEINER, WEINER

Population 750 Poinsett County
Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221
Zip Code 72479
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Hogue ..... Chm. & Pres.
Niles Bise..... Sr. Vice Pres.
Michael Gillis.... Vice Pres. & Cshr.
Phil Hesse.... Farm Representative
Rick Davis ..... Assist. Cashier
Patricia Ramsey.... Assist. Cashier
Paulette Fahr ..... Assist. Cashier

Directors:

John R. Hogue
Niles Bise
Ronald L. Hogue
Dr. Ernest L. Hogue
Malcolm Hogue
R. H. Ziegenhorn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	431
U.S. Treasury securities	3	034
Oblig. of other U.S. Gov't agencies & corporations	2	661
Oblig. of States & political subdivisions	2	708
All other securities	1	342
Excess funds sold		450
Loans, Net	11	275
Bank premises, furniture and fixtures		215
All other assets		82
TOTAL	23	198

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	931
Time dep., ind., part., corp.	15	314
U.S. Gov't deposits		1
Dep. of States & subdivisions	1	334
All other deposits		27
Certified & Officers' cks.		44
Total deposits	20	651
All other liabilities		5
Total liabilities	20	656
Equity Capital		
Capital (# shs. au. 8,000) (# shs. otst. 8,000)		200
Surplus	1	100
Undivided profits & capital res.	1	242
Total Equity Capital	2	542
TOTAL	23	198

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,367 Phillips County
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481
Zip Code 72390
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

James L. Linder..... Chm. of the Board
*Douglas Simmons ..... President
Roy B. Warren ..... Sr. Vice Pres.
James A. Bogle Vice Pres. & Cashier
Gordon M. White..... Vice Pres.
E. F. Kalb, Jr..... Vice Pres.
Bill Simmons..... Vice Pres.

Directors:

James P. Baker, Jr.
James E. Boyd
Brooks Griffin
C. L. Harris
James L. Linder
Jesse Porter
Jerry Kelley
Douglas Simmons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	3	700
U.S. Treasury securities	2	689
Oblig. of other U.S. Gov't agencies & corporations	6	001
Oblig. of States & political subdivisions	4	112
Loans, Net	26	007
Bank premises, furniture and fixtures		724
All other assets	1	287
TOTAL	44	520

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	8	805
Time dep., ind., part., corp.	25	066
U.S. Gov't deposits		7
Dep. of States & subdivisions	5	860
Certified & Officers' cks.		344
Total deposits	40	082
All other liabilities		819
Total liabilities	40	901
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	000
Undivided profits & capital res.	2	119
Total Equity Capital	3	619
TOTAL	44	520

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,236 Crittenden County
Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
Zip Code 72301
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Jack K. Hogan..... President
Robert L. Wright .. Exec. Vice Pres.
Paul Neal ..... Vice Pres.
Arley Knight .. Vice Pres. Trst. Off.
Mary Goe..... Vice Pres.
Jo Duncan ..... Vice Pres.
Ola B. Jones..... Assist. Cashier
Adonna Parker ..... Assist. Cashier
Doris Swindler ... Assist. Vice Pres.
Janie L. Tate..... Assist. Vice Pres.
Jan Willis..... Assist. Vice Pres.
James W. Skelley... Vice Pres. Aud.
Robert L. Naylor ..... Vice Pres. Cashier

Directors:

George H. Dunklin-Chm.
M. E. Black Dunklin
Davis Biggs
R. E. Eden
James C. Hale
James A. Heath
Keith Ingram
W. Kent Ingram, Jr.
Bob G. Morgan
Robert E. McCarley
Lloyd C. McCuiston, Jr.
J. C. Tennison
Paul O'Neal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	4	080
U.S. Treasury securities	5	645
Oblig. of other U.S. Gov't agencies & corporations	8	299
Oblig. of States & political subdivisions	6	626
All other securities		10
Excess funds sold	3	600
Loans, Net	15	069
Bank premises, furniture and fixtures		970
All other assets		852
TOTAL	45	151

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	11	424
Time dep., ind., part., corp.	25	161
U.S. Gov't deposits		140
Dep. of States & subdivisions	2	928
Certified & Officers' cks.		182
Total deposits	39	835
All other liabilities		585
Total liabilities	40	420
Equity Capital		
Capital (# shs. au. 100,000) (# shs. otst. 100,000)	1	000
Surplus	1	000
Undivided profits & capital res.	2	731
Total Equity Capital	4	731
TOTAL	45	151

RICE GROWERS BANK, WHEATLEY

Population 523 St. Francis County
Chartered September 27, 1909 P.O. Box 156 Telephone Number 457-2311
Zip Code 72392
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William L. Horner, Jr. . . . . President
James C. Tipton . . . . . Vice Pres. & Cashier
John E. Allmon III . . . . . Vice Pres.

Directors:

William L. Horner, Jr.
James C. Tipton
John E. Allmon III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		866
U.S. Treasury securities		300
Oblig. of other U.S. Gov't agencies & corporations	1	598
Oblig. of States & political subdivisions		971
Excess funds sold		500
Loans, Net	9	771
Bank premises, furniture and fixtures		275
All other assets		399
TOTAL	14	680

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	692
Time dep., ind., part., corp.	8	834
U.S. Gov't deposits		8
Dep. of States & subdivisions	1	615
Total deposits	13	149
All other liabilities		309
Total liabilities	13	458
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus		700
Undivided profits & capital res.		422
Total Equity Capital	1	222
TOTAL	14	680

WILMOT STATE BANK, WILMOT

Population 1,227 Ashley County
Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-2211
Zip Code 71676
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William L. Woods..... President
Sue H. Johnson .. Vice Pres. & Cshr.

Directors:

William L. Woods
William B. de Yampert
John B. Currie, Sr.
John B. Currie, Jr.
Henry Morschheimer
N. R. Kirkwood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		436
U.S. Treasury securities		596
Oblig. of other U.S. Gov't agencies & corporations		100
Oblig. of States & political subdivisions		277
All other securities		339
Excess funds sold	1	215
Loans, Net	4	344
Bank premises, furniture and fixtures		109
TOTAL	7	416

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	1	677
Time dep., ind., part., corp.	3	067
Dep. of States & subdivisions	1	046
All other deposits		82
Certified & Officers' cks.		4
Total deposits	5	876
Excess funds purchased		461
Total liabilities	6	337
Equity Capital		
Capital (# shs. au. 1,200) (# shs. otst. 1,200)		120
Surplus		555
Undivided profits & capital res.		404
Total Equity Capital	1	079
TOTAL	7	416

BANK OF WILSON, WILSON

Population 1,115 Mississippi County
Chartered Ocotober 3, 1908 P.O. Box 338 Telephone Number 655-8631
Zip Code 72395
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. E. L. Wilson .. Chm. of the Board
J. B. Gwyn ..... President
James T. Shenep ..... Vice Pres. & Branch Manager
Bill Payne ..... Vice Pres. & Cashier

Directors:

C. L. Denton, Jr.
Wm. J. Denton, Jr.
J. B. Gwyn
J. B. Hilliard
C. D. Lowrance
Michael E. Wilson
R. E. L. Wilson
R. E. L. Wilson, V
Stephen A. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		738
U.S. Treasury securities	1	568
Oblig. of other U.S. Gov't agencies & corporations		600
Oblig. of States & political subdivisions	2	027
Excess funds sold	1	900
Loans, Net	3	192
Bank premises, furniture and fixtures		32
TOTAL	10	057

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	2	634
Time dep., ind. part., corp.	3	970
U.S. Gov't deposits		8
Dep. of States & subdivisions	1	678
Certified & Officers' cks.		15
Total deposits	8	305
All other liabilities		28
Total liabilities	8	333
Equity Capital		
Capital (# shs. au. 4,000) (# shs. otst. 4,000)		100
Surplus	1	000
Undivided profits & capital res.		624
Total Equity Capital	1	724
TOTAL	10	057

CROSS COUNTY BANK, WYNNE

Population 7,805 Cross County
Chartered June 5, 1891 P.O. Box 9 Telephone Number 238-8171
Zip Code 72396
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ken O. McClanahan..... President
Winifred G. Sigman ... Admin. Vice Pres. & Cashier
Bobbie Nell Brown ..... Vice Pres.
Mazie Ballard ..... Vice Pres.
Larry Lawson ..... Vice Pres. & Assist. Trust Off.
Ann Jones ..... Vice Pres.
Ronnie Sims ..... Vice Pres.
Twyla Hollowell .... Assist. Cashier
Rafe Andrews ..... Tr. Officer
Judy Thomas ..... Ex. Sec.
Charlotte Patton . Assist. Vice Pres.
Jessica Manley ..... Assist. Cashier
Virginia Marshall... Assist. Cashier
Patti Turner..... Assist. Cashier

*Designates Chief Executive Officer

Directors:

Rafe Andrews
David Block, Jr.
John H. Johnston, Jr.
Albert Hess
James Richardson
Eugene Goodart
Gerald L. Blackburn
Willard G. Burks, M.D.
Pete Imboden, III

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	818
U.S. Treasury securities	2	419
Oblig. of other U.S. Gov't agencies & corporations	5	235
Oblig. of States & political subdivisions	3	344
Excess funds sold	2	150
Loans, Net	19	959
Bank premises, furniture and fixtures		760
All other assets		987
TOTAL	36	672

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	081
Time dep., ind., part., corp.	21	224
U.S. Gov't deposits		32
Dep. of States & subdivisions	2	202
All other deposits		10
Certified & Officers' cks.		95
Total deposits	32	644
All other liabilities		563
Total liabilities	33	207
Equity Capital		
Capital (# shs. au. 20,000) (# shs. otst. 20,000)		500
Surplus	1	000
Undivided profits & capital res.	1	965
Total Equity Capital	3	465
TOTAL	36	672

THE BANK OF YELLVILLE, YELLVILLE

Population 1,044 Marion County
Chartered December 13, 1945 P.O. Box 325 Telephone Number 449-4231
Zip Code 72687
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bernice Berry ..... President
James N. Thomason ..... Executive Vice Pres.
Duane C. Price ..... Sr. Vice Pres.
Terry Kent ..... Vice President & Branch Manager
Janie C. Horton .. Assist. Vice Pres.
Sheryl Graham ..... Assist. Cashier
Carolyn Johnson.... Assist. Cashier

Directors:

Bernice Berry
Fred Berry
H. A. Burnes
Karl King
Oran Carter
Duane C. Price
James N. Thomason
Owen Kompelien

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	1	213
U.S. Treasury securities	1	194
Oblig. of Other U.S. Gov't. agencies & corporations	2	735
Oblig. of States & political subdivisions	2	912
Excess funds sold		500
Loans, Net	15	864
Bank premises, furniture and fixtures		545
All other assets		744
TOTAL	25	707

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	3	478
Time dep., ind., part., corp.	18	570
U.S. Gov't deposits		27
Dep. of States & subdivisions	1	204
Certified & Officers' cks.		24
Total deposits	23	303
All other liabilities		285
Total liabilities	23	588
Equity Capital		
Capital (# shs. au. 23,500) (# shs. otst. 20,781)		208
Surplus		800
Undivided profits & capital res.	1	111
Total Equity Capital	2	119
TOTAL	25	707

SIXTY-SEVENTH-REPORT

showing

THE CONDITION OF THE 2 ARKANSAS STATE-CHARTERED TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1981

JONES INVESTMENT AND TRUST COMPANY-HELENA

Population 9,598 Phillips County
Chartered February 9, 1910 Telephone Number 338-3438
Zip Code 72342
(Not engaged in commercial banking)

Principal Officers:

*Bernice Jones . . . Chm. Bd. & C.E.O.
President
H. G. Frost, Jr. . . . . Vice President
Mary Sellers Sec.-Treas. and Cashier

Directors:

Bernice Jones
Mary Sellers
H. G. Frost, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories	2	578
Obligations of States & political subdivisions	6	173
Loans, Net	3	525
Business premises, furniture and fixtures		6
All other assets		219
TOTAL	12	501

Liabilities	Mil.	Thou.
All other liabilities	1	655
Total liabilities	1	655
Equity Capital		
Capital (# shs. au. 1,000) (# shs. otst. 1,000)		100
Surplus	10	000
Undivided profits & capital res.		746
Total Equity Capital	10	846
TOTAL	12	501

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered June 5, 1925 Telephone Number 758-1212
Zip ode 72116
(Not engaged in commercial banking)

Principal Officers:

*Justin Matthews, III . . . Chm. of the Board
Walter L. Burroughs . . . . . President
J. Somers Matthews . . . . . Vice Pres.
Hal C. Matthews . Assist. Vice Pres.
Betty M. Couch. . . . . Secretary
Everett L. Hall, Jr. . . . . Treasurer
Jean Elliott . . . . . Assist. Secretary

Directors:

Justine Matthews, III
Walter L. Burroughs
J. Somers Matthews
Lila B. Hornor
Lyndell Lay
Robert K. Beal
Howard Cockrill
Jerry H. Glenn, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.
Cash & due from depositories	226
Oblig. of States & political subdivisions . . .	30
Business premises, furniture and fixtures	11
All other assets	303
TOTAL	570

Liabilities	Mil. Thou.
All other liabilities	49
Total liabilities	49
Equity Capital	
Capital (# shs. au. 1,642) . . (# shs. otst. 1,642)	164
Surplus	33
Undivided profits & capital res.	324
Total Equity Capital. . . .	521
TOTAL	570

SIXTY-SEVENTH REPORT

showing

THE CONDITION OF THE
3 ARKANSAS STATE-CHARTERED ACT 111
INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1981

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,163 Hot Spring County
Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
Zip Code 72104
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

***W. H. McClure ..... President**
Layne Sparks Controller & Vice Sec.
George L. McClure..... Treasurer & Vice Sec.

Directors:

W. H. McClure
George L. McClure
Jewelle Johnson
A. J. Wilks
Vance Jernigan
Ray Cook
Frank R. McClure
George L. McClure, Jr.
Layne Sparks
James C. Cole

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		721
Oblig. of States & political subdivisions		150
All other securities	2	828
Excess funds sold		725
Loans, Net	3	283
All other assets		57
TOTAL	7	764

Liabilities	Mil.	Thou.
Investment Certificates	6	836
Total certificates	6	836
All other liabilities		146
Total liabilities	6	982
Equity Capital		
Capital (# shs. au. 30,000) (# shs. otst. 12,100)		242
Surplus		258
Undivided profits & capital res.		282
Total Equity Capital		782
TOTAL	7	764

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered October 21, 1927 Telephone Number 376-3523
Zip Code 72114
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*D. M. Fitzgerald ..... President
Evelyn L. Powell .. Vice Pres. & Sec.
Dorrance A. Williams .... Asst. Sec.
William Brandon ..... Treasurer

Directors:

D. M. Fitzgerald
Evelyn L. Powell
Dorrance A. Williams
Dale Helton
William Brandon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		149
Excess funds sold	1	340
Loans, Net	2	821
Business premises, furniture and fixtures		10
All other assets		22
TOTAL	4	342

Liabilities	Mil.	Thou.
Investment Certificates	3	833
Total Certificates	3	833
All other liabilities		209
Total liabilities	4	042
Equity Capital		
Capital (# shs. au. 300,000) (# shs. otst. 95,635)		115
Surplus		185
Total Equity Capital		300
TOTAL	4	342

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 56,576 Jefferson County
Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
Zip Code 71611
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*Ted M. Luft ..... President & CEO
George E. Puddephatt .. Chm. of the Board& Secretary
Wanda A. Taylor . Assist. Secretary.

Directors:

Clifford A. Davies
C. Richard Dixon
Morrell Gathright
Simon Joseph
Ted M. Luft
Albert F. Otten
George E. Puddephatt
Daniel C. Horton
William C. Southard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.
Cash & due from depositories		396
Excess funds sold		775
Loans, Net	11	071
Business premises, furniture and fixtures		334
All other assets		568
TOTAL	13	144

Liabilities	Mil.	Thou.
Investment Certificates	10	984
Total Certificates	10	984
All other liabilities	1	075
Total liabilities	12	059
Equity Capital		
Capital (# shs. au. 10,000). (# shs. otst. 6,250)		125
Surplus		625
Undivided profits & capital res.		335
Total Equity Capital	1	085
TOTAL	13	144